



● THE FRONT PAGE ●

ON page three of this issue is printed a tale of Psychine, of L. S. Levee, and of the public school teachers and principals of the city of Toronto. The facts are plainly stated, and the evidence goes to show a condition of affairs that should be probed to the bottom. TORONTO SATURDAY NIGHT has no quarrel with Mr. Levee, the chairman of the School Board, nor with Psychine. The question is one of ethics, morals and legality. It is not for us to render a verdict. With the facts before them, and with additional facts easily within reach, it is for the School Board of the city of Toronto and possibly for the Minister of Education, the properly constituted authorities, to make a searching investigation. If the Board of Education and the Minister of Education deem it best in the light of the evidence now before them to ignore this question, the onus and the responsibility is upon them.

A SHIPMENT of frozen eggs in bulk, valued at \$100,000 originally, said eggs being a consignment of ten thousand cases from China, have been seized by the Montreal health authorities on the ground that they are unfit for human consumption. These eggs, according to the edict of the department, must either be removed from the Province of Quebec or destroyed. Why give these people the opportunity of loading their diseased eggs upon other communities? Why not order them destroyed at once? Surely the general health of the public is of more importance than ten thousand cans of rotten eggs.

Mr. Harris, representing the Gould Storage Company, on whose premises these eggs were found, explained to the authorities that similar stuff was utilized by such packing houses as Swift and Armour of Chicago, and that they were sold in bulk to bakers and confectioners. He further maintained that the eggs were all right by examination. Dr. McCarrey, chief of the Pure Food Department, reported, on the other hand, that the mass contained chickens in embryo, some well advanced in development, not to speak of egg shells and other matter unfit for the human stomach.

If the city or provincial authorities in Canada have not the power to destroy such stuff, without giving the importers an opportunity of shipping it elsewhere, then it is time that the Federal Government undertook the task. We are spending millions yearly here in Canada in an endeavor to obtain typhoid proof water. A generous public is contributing more millions toward our hospitals; while preachers preach, doctors write, and scientists lecture upon a more cleanly and better living, and in the midst of it all comes a mass of filth, to be sold broadcast for the benefit of unscrupulous traders.

Some years ago a very similar case occurred in Toronto. In that instance some thousands of cans of diseased fish were shipped from Toronto to Montreal, the authorities having condemned the stuff and ordered that it either be exported or destroyed. In this instance it was exported to Montreal, there to be eventually seized and placed on the dump. Men who would sell their fellow-citizens rotten eggs or rotten fish should not receive any great amount of consideration. A large monetary loss would be most efficient in curing these gentlemen of the habit of unloading such stuff upon the public.

KANSAS and Missouri are not the only States of the American Union originating silly legislation. Representative Colvert, of the Indiana Legislature, has prepared a bill which he says will not only greatly augment the revenues, but will at the same time prevent drunkenness. This bill provides that all persons wishing to drink anything containing alcohol shall take out a license, these licenses to be issued only to those who can prove that they never drink too much. That is, it will be issued only to those who never get drunk or disorderly and who never let the drink habit interfere with their business. The bill also provides that a member of the licenseholder's family may have the license revoked. I am not informed how much these licenses are to cost, but presume that man will be put on a plane with his dog, making the fee \$2 annually. There is ground for the belief that the last of the lunatics have not disappeared from legislative halls.

THE Canadian newspaper correspondents who were in Washington during the recent tariff negotiations had the opportunity of chatting with President Taft at one of the regular weekly receptions to newspaper men. The fact that President Taft receives the various correspondents resident in Washington once every week during that period of the year when news is rife and public matters paramount, is probably unknown outside of newspaper circles.

These weekly receptions to newspaper men were inaugurated originally by President Roosevelt, though as far back as Cleveland's day the correspondents were gathered together at the White House now and again. However, it was Roosevelt who really first established the system of the regular weekly visit, which President Taft has seen fit to continue through his administration.

It may hardly be necessary to state that the President of the United States does not thus meet the correspondents for the purpose of giving news, interviews or anything else for publication, for it is a well recognized rule that nothing heard in these friendly little chats is to be utilized by the correspondents; and it further may be stated, that only once, so far as I am aware, and that back in President Roosevelt's day, has this rule been violated. On that occasion the Washington correspondent of a Middle West newspaper did utilize some of Mr. Roosevelt's remarks, with the result that this man's paper, unfriendly as it was to Roosevelt, was forced to recall their correspondent, as his usefulness in Washington had come to an end.

Gathered around the big apartment, the President at one end of the table, and the correspondents about him, they have a heart to heart talk, everyone at his ease. The correspondents and the President talk of the latest developments in Congressional matters, plans for the navy and the army, the most recent appointment, and a thousand and one other things of interest to both the President and themselves. The Chief Executive will express his mind on various topics with the greatest freedom and frankness, knowing full well that the confidence will not

be abused. In this manner the correspondents receive valuable hints and an intimate knowledge of the great issues which are likely to come before the Government. As a matter of fact the President never under any circumstances gives out "news" any more than does Sir Wilfrid Laurier. The correspondents depend upon the various department for this, as well as upon the individual members of the House and Senate.

These weekly chats between the Chief Executive of a great country like the United States and the correspondents, most of them unknown personally outside of their immediate circle of friends and acquaintances, but who at the same time exert a power so tremendous that its ramifications are scarcely realized, seem eminently fitting in a democratic country where all legislation, in theory if not in fact, emanates from the people.

those who fatten upon it, directly or indirectly, through advertisements, or at the expense of the Government, should be so placed.

SOME idea of the manner in which the principles of toleration has taken possession of the world, is furnished by the fact that the Mohammedans have on foot a project for the establishment of a magnificent mosque in the city of London. It also serves to emphasize the cosmopolitan nature of the British Empire, and the position of London as the capital of the world. Even without going into statistics, it is hardly necessary to point out the fact that King George the Fifth, titular head of the Church of England, has more Mohammedan than

our Canadian society. Then a great light dawned on one. It was a subtle allusion to the Farmers Bank revelations! The only rational explanation of why the looters were enabled to go ahead and use up the funds of the institution seems to be that a large number of persons, who should have known all that was going on, were under the influence of "dope." The men who did the looting and expected to get away with it seem also to have been the victims of vision, in comparison with which those of the opium eater were pale and without incident. Every proposition they touched appears to have been a "pipe dream."

THE last award of the Dominion Railway Board in regard to the Toronto Street Railway appears to be up to the usual standard of this outfit. The Board, as a whole, has ceased to be a joke; it has become a menace to the community. In characteristic fashion the chairman hangs out for one rear door for pay-as-you-enter cars, never for a moment considering that no successful system can be inaugurated with one horse appliances. So far as one is able to unravel the tangle, the Toronto Street Railway can take any old vehicle that has four wheels, or possibly three, place at the rear a platform a little larger than the average, put on a guard rail, label it pay-as-you-enter, and proceed to collect the fares. How the public, once in this old junk, are to get out, is apparently of no consequence to our Ontario Railway Board. It concerns the public only, and, in the words of the late deceased William H. Vanderbilt, "The public be damned." What other cities, such as Cleveland, Montreal, Buffalo or Rochester, are receiving in the way of cars makes no difference to our Ontario Railway Board as a whole. However, the public deserve just what they are getting, and what they will continue to get, until such times as the citizens either conclude to inaugurate a system (preferably a motor bus system) of their own, or make it so warm for the Toronto Street Railway that it will sell out to the city at a reasonable figure. As it now stands, the T.S.R. not only owns the streets, but makes its own laws and enforces them, even to the extent of arresting citizens and fining them for alleged infringements of the company's by-laws.

The company has expressed a desire for free criticism. I submit the above, and make no charge for it.

THAT old bogey about injuring Canada's credit abroad is trotted out so frequently that it has become a legitimate subject for jest. Whenever a coterie wants to prevent a city or a government from doing something for the general good of the community, the outcry is raised that Canada's credit is being ruined abroad, and this is represented as a catastrophe as serious as the Irish famine. Some years ago the cry had its *reductio ad absurdum* in the Private Bills committee of the Ontario Legislature when a bill was presented to cancel a \$10,000 municipal bond which had been stolen by a burglar. A distinguished Toronto K.C. turned up with a protest against the measure. He said that Canada's credit abroad would be irretrievably injured and capital would cease to flow into this country.

"Whom do you represent?" asked Hon. J. M. Gibson, the then chairman of the committee.

"Merely the financial interests of this country," was the lawyer's reply.

"The committee would have thought that you represented the thief," was the chairman's response.

Few attempts to raise the bogey are as flimsy as this, but most of them are of a similar character. In The Calgary Herald of January 3rd, appeared an editorial entitled "Breaking Our Credit," which is almost as rich as the attempt to defend the burglar's rights in the bond he had stolen. It commences with two paragraphs referring to Ontario which read as follows:

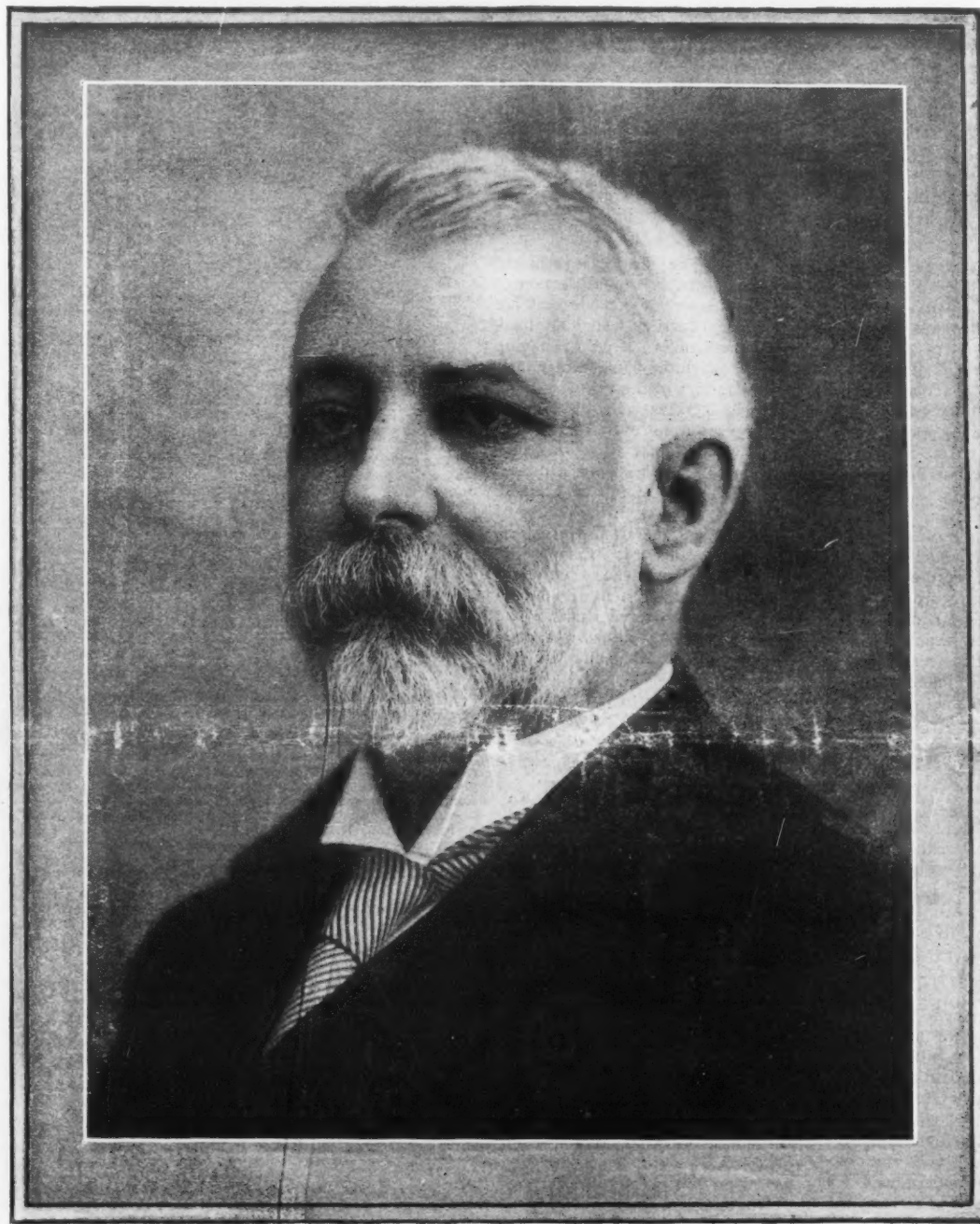
Ontario renounced an agreement with a company for hydro-electric development at Niagara. It made illegal contracts with towns and cities for supplying power and then passed legislation legalizing those contracts. With the merits of the agreement which it violated we have nothing to do; merely with the fact that Ontario went back on its bargain, and used the arbitrary power of the Legislature to break its signed promises. London carried a lot of Ontario bonds and also carried several millions of those of the company whose agreement Ontario broke. London saw the latter securities go down in price and heard the reason why. London lost faith in Ontario and Ontario's bonds also went down. Notwithstanding the great wealth of that province her securities have declined on the London market because she showed herself to be a province on whose contract the financiers of the world could not depend. That is how Ontario stands to-day.

These references to Ontario would be more valuable if they were not in every syllable false. Ontario never renounced an agreement with any power development company at Niagara. Ontario never made any illegal contracts with municipalities to supply power. She merely undertook the distribution of power on an equitable basis and on terms fair to all.

Ontario's securities have never lost their status on the London market. Despite the efforts of London writers, as untruthful or as misinformed as the Calgary critic, her last bond flotation was most successful. Her financial standing on the London market was never healthier than it is to-day.

The taking up of this old fable in Alberta has some significance. A year ago the Province of Alberta was robbed in cold blood of the bonus on a seven million dollar bond issue. She still has the par value of her bonds standing in the banks to her credit. Apparently there are those in Calgary who are indignant because the Province itself and not the men who stole the bonus are to have the spending of this money. "Injury to Canada's credit" is once more the cry, and fabulous statements about Ontario's bond issues are circulated to bolster up an untenable proposition.

IN the speech of Rev. Canon Tucker published in these columns last week was some reference to party journalism, in which he expresses the wish that certain Liberal journals were less Liberal and certain Conservative papers less Conservative. As was to have been expected, at least one of the journals has retorted with an intimation that while it's rivals may be partisan, it is independent. Strangely enough party journals seem to shirk the task of placing their position clearly before the public and defending their right to existence. The party organ is an easily-defended proposition. It might with some success be argued that the only daily journals whose influence extends beyond the localities in which they are printed are



HON. W. S. FIELDING, MINISTER OF FINANCE.

Mr. Fielding has just returned from Washington, where he, in company with other members of the Government, have been negotiating a reciprocity treaty between this country and the United States.

AN impudent fakir, "Professor" H. Samuels, who advertises as hailing from Wichita, Kansas, has recently been promoting through the Toronto press the sale of a "cure" for consumption, Bright's disease, paralysis, blindness, heart trouble, and numerous other afflictions and diseases. "Professor" Samuels' alleged cure is injected in the eye. He says that he is "the only living person who treats through the eye." Let us hope that this is the case, if all "eye cures" are on a par with this one.

According to The Medical News, the journal of the American Medical Association, published in Chicago, the professor's "cure" has been examined by experts and is found to contain the following ingredients: Table salt, 10 oz.; sugar, 10 oz.; hydrant water, 1 gallon. Approximate value, 6c. a gallon; selling price, something like \$25 per ounce.

"The business," says The Medical News issue of Dec. 24, 1910, "is conducted along the lines of the typical mail order fake. A series of follow-up letters so printed as to simulate individual typewritten letters, symptom blanks and all the other paraphernalia of the quack are utilized by the 'Professor'."

The absurdity of attempting to cure consumption, the morphine habit, and Bright's disease, not to speak of the dozen and one other ailments that are alleged to be cured, by merely dropping a weak solution of salt, sugar and water into the eye, need hardly be discussed seriously; but at the same time, when one contemplates how the wretched victims of these diseases, perchance given up by physicians, or worse yet, those who discard a practitioner of integrity for stuff of this sort, it would seem a poor commentary upon the integrity of Canadian newspapers which will allow their columns to be so used.

Twenty-five dollars an ounce for a solution of salt, sugar and water, from people who ordinarily have legitimate expenses enough without wasting their funds on such quackery, would seem a trifle extortionate. In his humbugging literature Samuels takes pains to emphasize two points. First he wishes to treat only hard cases, such as are given up by the doctors; and secondly, he wishes it generally known that he has been arrested many times for irregular practice. In other words, this old villain's stock in trade is the credulity of the incurably ill, and

Christian subjects. The Islamic population of London is drawn from all classes of the community. It includes potentates from India, members of the diplomatic corps, merchants from many nations of the Orient, and thousands of Lascars who sail the seven seas under the British flag. Both Oxford and Cambridge have many wealthy students who still remain true to the Prophet. The committee which has charge of the project includes the Turkish Ambassador, the Persian Minister, and several members of the Council of India. The co-operation of many Hindoo native princes and of Moslem notables in Cyprus, Straits Settlements, Hong Kong, and East Africa has been invited. Though the Greek Church is much more unbending in its dogmatism than the Anglican Church, there is already a magnificent mosque at St. Petersburg, built by the munificence of the Emir of Bokhara, and the London committee is hoping that some great potentate will be moved to follow his example. Such hospitality on the part of the great Christian nations is, in some degree, reciprocal, because, although the first authentic Christian edifice of importance—the Cathedral of St. Sophia, erected by the Emperor Constantine at Constantinople—is now a Mohammedan mosque, the Turkish Government has recognized the ecclesiastical dignity of the Patriarch of Constantinople as traditional head of the Greek Church. Yet, in Christian Spain, there is trouble over the fact that the Government has granted Christians of non-Roman allegiance the right to publish the fact of their existence on the exterior of their churches.

IN a Montreal paper recently appeared a heroic picture representing a knight armed cap-a-pie, after the fashion of Sir Lancelot, or any one of the famous warriors who drank deep about the Round Table. With sword drawn he was about to slay an enormous dragon, a veritable Fafrer, with three heads. The knight was labelled William Lyon Mackenzie King, and on the three heads of the dragon were the words, "Cocaine, Opium, Morphine." The picture was no doubt intended to symbolize a coming combat between the Minister of Labor and the demon of narcotic drugs. At first sight the picture seemed mere artistic hyperbole, for, to most of us, indulgence in narcotics seems to be the least of the evils that affect

party organs. Indeed, the newspaper which is carefully edited to voice the opinions of a large and influential party might be shown to be quite as honest and reliable as the journal which is printed merely to advance the ambitions of a single individual. Instances must occur to the mind of the man versed in Canadian political history where, on the eve of a general election, the presiding genius of the personal or so-called "independent" newspaper has made a deal to support a political party on the promise that he would be rewarded should that party obtain power. The fact to be borne in mind, however, by journalists and their critics, is that of a daily journal the public demands that it should be primarily a newspaper. The reader wants news and entertainment first, and political instruction afterward. Editorials which place clearly before the minds of their readers the policies of the party which the newspaper supports, or which draw attention to the vulnerable points in the proposals of the party it opposes, are essentially useful to the reader whether he agrees with the conclusions reached or not. It is difficult to say how personalities are at all times to be avoided, but there is a growing sentiment against their use except in extreme cases. The moment, however, that a journal allows partizan considerations to interfere with the quality of its news, then its usefulness, both to its readers and to its party, is gone. Politicians do not always see the matter in this light. The ambitious politician's idea of a good newspaper is one which prints his speeches *verbatim*. His importunities must be fought at every point by the editors engaged in the conduct of party journals. It may even be held that in certain cases the existence of the party organ makes for political honesty. The journalist of experience knows how much the public will stand; the fact that he will refuse to support his leaders beyond a certain point is fairly well known and has, on occasions, been an actual deterrent to the unscrupulous. At the present time the public, or at any rate the forces which control the great parties in Canada, demand the party organ. If in any of our leading cities a notable party journal were to abandon its allegiance and seriously declare its independence it would, as soon as a plant could be installed, find itself confronted with a rival backed with ample capital to fight for its business.

While Canon Tucker may deprecate the extreme to which newspapers go when in the heat of political conflict, the tone of journalism in Canada has risen year by year. Those who think the party press is vituperative today should look over the files of the *Globe* of fifty years ago, when George Brown was at the height of his fame. The other day that paper in its department, "Fifty Years Ago To-day" reprinted a statement to the effect that the then Mayor of Toronto, a man held in high respect, was a thief who had tried to embezzle public funds. All that the *Globe* of that day meant was that he was a Tory, but the extract serves to show to what extent the use of hyperbole was considered good editorial writing half a century ago. Equally illustrative of the old-fashioned methods when the editorial was paramount and news a minor consideration are the editorials which appeared when the Anderson extradition case was to the fore. Anderson was a slave who had killed his master and escaped to Toronto, where he was arrested seven years later. When his extradition was demanded all the influence that the abolitionists, who had agencies in Canada, could bring to bear on public sentiment was exercised, and the cause of the slave was widely advocated in the Canadian press. Lord John Russell, it appears, wrote from Westminster suggesting that nothing be done by the Canadian courts that would endanger England's relations with the United States, and when the Chief Justice Sir John Beverley Robinson ordered Anderson's return to the State of Missouri, the storm of journalistic vituperation which burst over his head was blinding. No newspaper man in Canada who valued his liberty would to-day dare to print such criticisms of a judge. His impeachment was demanded by the *Quebec Mercury* and his judgment was described as "one of those infamous prostitutions of judicial power to political expediency which in this degenerate age have too frequently polluted the judicial ermine." Lord John Russell's action was described as "somerity," and it was held that it was "the clear and manifest duty of the Chief Justice of Upper Canada to have issued a warrant of attachment against him for contempt." Of Justice Burns, who concurred with his chief, it was said that he was "ignorant of criminal law, and conscientious in his timidity and subservience." It was also intimated that the future appointment of any member of the Robinson family to office under the British Crown would be treated as an act of corruption. The power of judges must have been small in the old province of Canada, or else they were loath to exercise it, when editors could in safety pen such attacks. Had Sir John A. Macdonald kept a scrap book of references to himself, it would reveal passages to which make the editorial quoted above seem mild as the cooing dove.

The days of the old-fashioned journalistic "red hots" are done, and the party newspaper of Canada to-day is Chesterfieldian compared with its predecessors. None are perfect, but a comparison between the Canadian political press and that of Great Britain during the two recent election campaigns will show that the newspaper partizan is not nearly so prevalent in this country as he is abroad.

THERE is an apology due Hon. Mr. Fielding by the Toronto Mail and Empire, and by all other newspapers which jumped to the conclusion that ex-Manager Travers of the Farmers Bank had contributed to the fund presented to the Finance Minister a matter of a year or so ago. Senator Jaffrey and Mr. P. C. Larkin, who obtained the Toronto subscriptions to the fund deny that either Travers or the Farmers Bank directly or indirectly contributed one dollar toward it. And neither was that institution nor that individual asked to so contribute. As a matter of fact a contribution from this source would have made little difference, as the Finance Minister is not aware even to this day who did contribute toward this fund.

TORONTO SATURDAY NIGHT is not a party organ, never has been and I hope never will be, but when newspapers, either Tory or Grit go so far as to malign, utterly without reason Canada's foremost public men, it is time to protest. As a matter of fact such tactics are the cause of many a desirable and much needed man refusing to take any part whatsoever in Canadian public affairs. A great majority of our ablest Canadians utterly ignore all calls upon them as regards the governmental responsibilities, leaving the work which should be done by the best, in the hands of those who are in many cases ill fitted for the task, and one of the chief reasons for this attitude, is the natural repugnance such men have to seeing themselves unfairly criticized and improperly treated by their political newspaper opponents.

The Canadian people are to blame for Hon. Mr. Fielding having received this purse, if there is blame



Pages.

- 1 and 2—Editorial Comment.
- 3—Peddling Patent Medicine Shares to School Teachers.
- 4—Points About People and "Told in the Lobby" (Illustrated).
- 5—Novels in Nutshells, by Stephen Leacock.
- 6 and 7—Music and Drama, by Hector Charlesworth.
- 8—City and Country Homes.
- 9—London Letter.
- 10—Peddling Patent Medicines (Continued).
- 11—Anecdotal.
- 12—"The Bookshelf," by Tom Folio.
- 13—Motors and Motoring.
- 14—Men's Wear.
- 15—Music and Theatre Notes.
- 16—An English View of Coney Island.
- 17—"Economist" on British Commerce.
- 18—Gold and Dross.
- 19—The Wealth of Montreal in Real Estate Holdings, by T. C. A.
- 20—Toronto Financial, by N. H.
- 21—The Tariff Policy of the German Empire, by Stephen Leacock.
- 22—Commercial Topics.
- 23—Toronto Millionaires: Mr. J. C. Eaton, by Augustus Bridle.
- 24—The Tale of the Tape.
- 25—An Exhibition of Old Bibles (Illustrated).
- 26—Lady Gay's Page.
- 27—Dutch Water Colors (Illustrated) and Psychic Phenomenon.
- 28 and 29—Social News of the City and Province.
- 30—Dress (Illustrated).
- 31—Real Tragedies of the Stage.
- 32—Music Notes.

attached, and not the Minister of Finance himself. If a country such as Canada, will not pay her public servants a sufficient remuneration, a stipend in accord with the responsibilities and the work of the office, then we should blush for our own meanness and niggardly conduct and not criticize those who unfortunately have found through no fault of their own that when needs must the devil drives.

IN course of an article advocating outside or Government bank inspection contained in the Financial Section of last issue of this paper, the statement was made that not only was the public weary of recurring Canadian bank failures, but so also were the bankers tired of having credits disturbed every time a chartered bank went under. The article suggested that the failure of the Farmers Bank would go far towards causing bankers who, in the past have opposed Government inspection, to revise their views.

And now, a week later, we find that what was suggested, has actually come to pass, in at least one instance. At the annual meeting of the Traders Bank of Canada, held on Tuesday of this week at Toronto, in the course of the business laid before shareholders, one of the directors, Mr. E. F. B. Johnston, K.C., moved a resolution to the effect that the officers and shareholders place themselves on record as favoring the adoption of a system of Governmental inspection of all Canadian chartered banks. The resolution was duly seconded, and was passed. A copy of the resolution was forthwith forwarded to the Minister of Finance at Ottawa.

Following this, at the annual meeting of the Dominion Bank held last Wednesday in Toronto, C. A. Bogart, General manager, put himself on record in his address to shareholders as being also unopposed to outside or government inspection. Next!

THE Peterboro Examiner of Monday last published an editorial in which it was stated that a story printed in SATURDAY NIGHT's financial columns to the effect that the Traders Bank had warned the Canadian Bankers' Association that the Farmers Bank was borrowing money for its necessary deposit at Ottawa, was "an impudent falsehood from beginning to end." It also asserted that it was "concocted" for the purpose of injuring Mr. J. R. Stratton, M.P., who, in addition to his other interests, happens to own The Examiner. No doubt the editorial was prompted by excessive zeal on the part of Mr. Stratton's editor, since only the most incidental reference was made to that gentleman. SATURDAY NIGHT refuses to believe that Mr. Stratton, who is conversant with all the facts, would have passed the editorial or consented to its insertion. He of all men knows perfectly well that the main facts contained in the item were correct. The author of the editorial, however, seems to have some inside information, for he states that the deposit of \$250,000 was paid through the Bank of Montreal and not through the Union Bank. This is true, and SATURDAY NIGHT is happy to make the correction. This error does not alter the essential truth of the story which was not "concocted" and not an "impudent falsehood," but a story the accuracy of which is known to many prominent bankers of Toronto.

The Colonel

Good Roads Campbell.

SPEAKING before the Empire Club in Toronto, on Thursday, January 19, A. W. Campbell, Deputy Minister of Railways and Canals for Canada, gave a most illuminating and comprehensive address on the subject of good roads. Mr. Campbell, in his introductory, pointed out that when he began some years since to seriously study this problem, he found that over \$20,000,000 had been spent in erratic road making, for which sum the speaker



A. W. CAMPBELL, C.E.
Canada's Deputy Minister of Railways and Canals
is an evangel of Good Roads.

said he would be prepared using modern methods, to macadamize every important thoroughfare in Ontario. Mr. Campbell referred to the important part the bicycle had played in improving roads generally. He said the bicyclist was the first to feel the effects of road imperfections. The automobile, he said, demanded good roads, and he thought every owner in the country should be willing to contribute a tax of about \$100 per year, to be used for the improvement of the highways connecting up the principal cities and towns of Canada.

Against Reciprocity.

Editor Saturday Night,
Sir,—A friend of mine once said to me, "If I had a million dollars I would publish a newspaper that would speak the truth."

I believe that Saturday Night comes nearer to being that kind of a newspaper than any other I know in Canada. In my humble opinion, you are publishing the best newspaper in this country.

Your Colonel is the goods. His size-up of the Quebec situation leaves nothing to be said, and as a rule he hands out "pure food" each and every time. But there are exceptions. In your issue of Jan. 14, '11, he takes up the Hon. the Finance Minister and his mission to Washington re reciprocity, and he asks if that Hon. gentleman has the confidence of the people of Canada.

I think he had, up to the time he went to Washington on this reciprocity business, but it is doubtful if he still retains that confidence.

The Colonel goes on to say that if the Finance Minister comes a cropper in his dealings with Washington, it will be his first. He had his first some years ago, when he advocated taking Nova Scotia out of the Canadian Confederation (or as the movement was then called—*Repeal*).

The Colonel goes on to say that President Taft, and colleagues are anxious to save the face of the Republican Party, and to cover its retreat. "Quite so—and how? At the expense of our country."

In my humble opinion, the best answer to this article of the "Colonel's" and to all other articles favoring reciprocity, comes right from your own city of Toronto, and is contained in a contribution by Sir George Ross, originally written for Toronto "Globe" and copied into the "Canadian Century," issue Dec. 10, '10.

The pendulum is on the back swing for the Liberal Party in Canada, but any Reciprocity Treaty with the United States will mean sudden death for that party.

I have another one for the "Colonel." In the same issue and further along he comments on so much talk about "Canada West" and goes on to ask whether the world realizes that there is a "Canada East." He goes on further to speak of Ontario, and Ontario only, as though there was nothing east of Ontario. Well—there is. One of the best parts of Canada is down amongst the "Bluenoses." Please ask the "Colonel" not to wipe us off the map altogether.

But the "Colonel" is a "peach" just the same, and we forgive him—more power to him. I am one of his many admirers. Long may he continue to put them over.

"CANADA FIRST."

Fredericton, N.B., Jan. 18, '11.

Be Fair to Dr. Shearer.

132 Jackson Place,
Baltimore, Md.,
Jan. 14, 1911.

The Colonel,
Toronto Saturday Night,
Toronto, Ont., Can.

Dear Sir,—Though in another country and some little distance from my home city, I have enjoyed keeping track of Canadian affairs as well as I could through the medium of the Toronto Saturday Night and the Saturday Globe.

The part edited by yourself I always read with lively interest. It deals with matters trenchant to the public well-fare and the criticisms made are as a rule, very apt and fair. However, in your handling of Dr. Shearer and the Lord's Day Alliance as Observer expressed it, you "rubbed me the wrong way."

Your remarks for the most part show a broad-minded tolerance that is most pleasing. In this case, however, your words are nasty and almost venomous, as one might expect to hear from small politicians engaged in a bitter personal fight.

Surely you will allow that Dr. Shearer and the majority of those behind him are honest in their convictions that what they are doing is most needful for the community. Surely you will acknowledge that in pressing for a law granting one day's rest in seven to all men, they were acting upon a well-founded scientific principle and that such a law is necessary for the intellectual and moral well-being of our land.

I would not ask that you be fair to Dr. Shearer and the Lord's Day Alliance people, for in your handling of this matter you have hardly followed the British idea of fair play.

Yours truly,
R. D. MOYLE.

Bouquets.

Windsor, Ont., Jan. 13, 1911.

Editor Saturday Night—

Being a constant reader of Toronto Saturday Night, I have taken the liberty to write you for information, and I want to commend you on the stand you have taken for the public in knocking some of those real dead ones from the Pacific to the Atlantic coast.

F. L. L.

(From The Arrow, Burk's Falls, Ont., Jan. 19, 1911.)

And now just watch the big Porcupine mining ads. in the daily papers and the mad rush of suckers to get the first bite at the tempting bait. One would think the scathing exposures of the Gobalt wild-cat mining brigands in Canada's great national weekly—Toronto Saturday Night—would have a tendency to reduce the crop of suckers very considerably for years to come. And undoubtedly it has done a vast amount of good.

Housewives Will Want These WASHING MACHINES WRINGERS AND MANGLES

We have fine lines of these and invite you to come and inspect.

WASHING MACHINES

"New Century" in 3 patterns, also the "Hamilton Washer," the "Dowsell," "Re-Acting Washing Machines." These are recognized as the foremost in the line.

WRINGERS

Splendid selection. Some with Ball Bearings. Prices \$3.50 to \$5.50.

MANGLES

The "Turner" and "Victor" we recommend specially as the most efficient on the market. Prices up from \$16.00.

ATLAS MOTOR WASHING MACHINES

Efficient and simple working. Made of "Louisiana Cypress Lumber" (the wood that grows in water). The only operation needed is to fasten a rubber tube to faucet and ordinary city pressure will set motor going. We guarantee this. Reduced price only \$15.

RICE LEWIS & SON

Limited

Corner King and Victoria Streets

Established 1847

There are no straps in a Taxicab.

Instead of being jammed and jostled by a struggling crowd on a badly-ventilated street car, you enter a well appointed Taxicab, fitted with nice, soft cushion seats and driven by a chauffeur with civil and obliging manners. From the time you leave your door, he is under your direction—your careful and considerate servant, to take you shopping, visiting, to the matinee, to the station to meet a friend, or to a wedding. Freed from all the discomforts—mental and bodily—and the general unhealthfulness of street car riding, you thoroughly enjoy your pleasant outing. Ask Central for Main 6-9-2-1, and if you have never used a Taxicab before, you will after this.

Charge accounts may be opened on application.

TAXICABS LIMITED
60 Jarvis Street



But it must not be forgotten that an old bait may be presented in a more attractive fashion than it was at first and many of the more credulous ones are thereby hooked a second and even a third time. Moreover, has it not been said by some one that "a sucker is born every minute?"

Mines that are mines and not mere "prospects" or holes in the ground, do not require to be advertised. A "prospect" may turn out alright or it may turn out all wrong, and in ninety-nine cases out of one hundred it is "all wrong." In any event it is a speculation pure and simple and a mighty poor one in most cases as the history of all mining camps has amply demonstrated. If any of our readers feel tempted to buy Porcupine or other mining stocks we suggest that before doing so they get the advice of the expert who edits the "Gold and Cross" page of Toronto Saturday Night.

Toronto Saturday Night is pre-eminently the greatest weekly journal published in Canada, and the Saturday Post is the only weekly in the United States to compare with it.

In view of the high character of Toronto Saturday Night and the splendid work it has done and is now doing in safeguarding the interests of investors—little as well as big—how is it that in many places up north we find the sale of trashy yellow journals pushed in preference to that of the former?

Dominion Bank Statement.

THE Dominion Bank presents a very strong statement for the year ending Dec. 31, 1910. In the last ten years deposits in the Dominion Bank have increased by \$31,000,000 and the liquid assets of the bank stand to-day at the rate of forty-one per cent. of the total bank liability. The total assets of the bank are \$62,677,820.87. Last year the bank made a net profit of \$659,309.58, which added to the sum at credit of profit and loss for the year previous, gives a total of \$955,067.56. Four quarterly three per cent. dividends, paid at the rate of twelve per cent. per annum to shareholders, took \$480,000, and after writing off \$170,000 from bank premises, leaves a balance of \$305,067.56 to be carried forward for last year. In his address to shareholders, the General Manager, C. A. Bogart, referred to the subject of outside inspection of Canadian chartered banks. While being of the opinion that the real mainstay of a bank was the personnel of its board and the integrity of its management, Mr. Bogart expressed the sentiment that outside inspection was not looked upon unfavorably by himself, in common with other bankers.



A GREAT PAINTER AND HIS MUTILATED MASTERPIECE.

A picture of Rembrandt van Ryn, the greatest of Dutch painters, by himself, and his celebrated painting, "The Night Watch," which was mutilated recently, in the Rijks Museum at Amsterdam by a Dutch sailor, who had been discharged from the navy. The picture was slashed with two long, sweeping cuts which crossed in the centre of the canvas. Experts, however, say that the damage can be almost completely repaired.

Peddling Patent Medicine Shares to Public School Teachers

FOR the space of several years past, rumors and reports have been rife in public school circles, and among allied circles, to the effect that officials of the Dr. T. A. Slocum Co., Limited—a patent medicine concern officered by the Chairman of the Toronto Board of Education—were conducting a campaign to sell the company's shares to the principals and teachers of public schools of this city.

A brief investigation conducted by Toronto Saturday Night discloses enough to warrant immediate action in this matter being taken by the Board of Education, and possibly the Minister of Education for Ontario. Beyond a doubt "Psychine" agents are using the school time of the teaching staff in an effort to sell their stock. The most recent report filed by the company—which the Chief Inspector of Toronto Public Schools is the largest shareholder outside the Levee family—shows that public school teachers have bought shares in the past. The company has been active the past six months, getting out a new issue of stock, having increased the capital of the company in July last.

The new statement must be filed at the Ontario Parliament Buildings by February 1, and a scrutiny of the names recorded there will determine how many additional teachers have been persuaded by the officers or agents of the Levee Company.

Louis S. Levee, Chairman of the Board of Education, is also President of the Dr. T. A. Slocum Co., Limited, a concern manufacturing a "consumption remedy" which contains a large percentage of alcohol.

The Courts of this country have already decided that the mayor of a city or municipality cannot legally become a beneficiary by reason of contracting or trading with the city or municipality over which he presides as chief executive officer. If, then, it is illegal for a mayor to so conduct himself, and furthermore, if it is illegal for a member of the City Council to participate in civic contracts or otherwise benefit himself through dealings with the municipality of which he is one of the executive heads, is it legal for the Chairman of the School Board of the City of Toronto to countenance the sale of shares in a company in which he is chief owner, to those who are directly under his control?

Is Mr. Levee acting illegally? Or is Mr. Levee within his rights? Is it a question of morals and ethics or is it a question of law?

These are some of the questions which the School Board of the City of Toronto must ask themselves.

Toronto Saturday Night herewith details the facts so far as we have been able to ascertain them. It is up to the Board of Education of the City of Toronto and up to the Minister of Education of the Province of Ontario to probe this affair to the bottom.

We leave it in their hands.

Story of Principal No. 1.

"YES, I have been approached to buy shares in the Slocum Co. A canvasser—I do not know his name—visited my school just after the last summer holidays. He told me there was a great sale for Psychine; that the company was in excellent financial shape; indeed the earnings were so great, he explained, that dividends of 20 per cent. were being paid right along to shareholders. He was a good talker and I don't say I might not have purchased had I been in a position, but as it was I told him I had not the funds; if he had seen me just before vacation, I told him, I might have purchased."

"This occurred during school hours?"

"Yes."

AS the result of an investigation made by TORONTO SATURDAY NIGHT, it is thought advisable to bring to the attention of the Public School Board of the City of Toronto, and also to the attention of the Minister of Education for Ontario, certain facts tending to show that the school time of public school principals and teachers is being taken up by canvassers intent upon selling patent medicine shares—a situation which, in the first place, is a good deal of a nuisance, but which has other and more serious ramifications.

The selling of shares in a patent medicine company or any other corporation which will bring commensurate cash returns, actual or prospective, is legitimate, and in many instances such a procedure is to be highly commended. At the same time there are other considerations entering into the case in point which should be well considered by those in authority.

For some years now, public school principals and their men and women assistants have been approached periodically by agents who intrude themselves into the school rooms and office during school hours, and, by the usual methods peculiar to shareholders, strain every nerve to sell to teachers and others shares, said securities being stock in the Dr. T. A. Slocum Co., Ltd., of Toronto.

No doubt there are many people aware that the Slocum Company compounds and puts on the market a so-called remedy for consumption, named psychine (pronounced si-keen—as newspaper ads. instruct). And in addition to this it may be stated that of the 850 public school principals and teachers of Toronto public schools, it may be doubted if there are a dozen who are not fully aware that the Slocum Company is a Levee Company.

It is quite true that the Louis S. Levee who has for

years been a member of the Board of Education, Toronto, and who for 1911 is the chairman of that board, is the same identical Louis S. Levee who is president of the Slocum concern: the company which, through constant newspaper and other advertising has been, and still is, boosting the public sale of that wonderful remedy "Psychine."

In addition to the Levee family controlling the Slocum Company, another educational twist is given the situation, from the fact that the Chief Inspector of Public Schools for Toronto, James L. Hughes, is also shareholder to a considerable extent in this psychine company. Possibly it might be termed a Levee-Hughes Co.

Now, as has been stated before, the frequent visitations of canvassers to Toronto public school teachers selling or trying to sell patent medicine shares, has resolved itself into a common nuisance, so to speak, and if it were taken as seriously as it might well be, by the staff, it would be worse than a nuisance. But the fact appears to be that most principals look on the coming of the medicine man as being somewhat of a joke. And it may be stated that it is a testimonial either to the application of our teachers to their work, or to a due sense of the proprieties—because there are business proprieties—that so far as the old stockholders' list reveals, very few appear to have handed over their money to agents in return for Slocum shares.

It must be remembered, however, that the Slocum Company, not content with its capital of \$125,000, is now in the throes of a new issue of stock, and the agents have been touched up by the officials of the company to get out and make this new issue go. Of course, there is the possibility that agents of the Slocum concern are much wiser than the majority of agents: it is possible they may have come jointly to the conclusion as a sort of inspiration that instead of selling in the business districts, for instance, they could do a good stroke of business by approaching men and women public school teachers to buy shares in a company of which the head is chairman of the Board of Education, and in which James L. Hughes is the largest holder outside of the Levee family.

Or, on the other hand, some member of the Slocum Company may have sicked agents onto public school teachers. Anyway, whoever got the inspiration, there is no doubt but what these canvassers, armed with a public school "sucker list," do walk into the schools, do waylay principals and others, and do try to sell them Slocum shares during school hours, and in the other hours. SATURDAY NIGHT has it on good authority that Mr. Levee himself has been known to tell public school teachers or principals of the fine "investment" Slocum shares offer, and to urge or suggest their purchase.

To a man, and to a woman also, the public school teachers of Toronto appear to be of the opinion that an end should be put to this kind of procedure. An instructor wants all his time to run his school, and drill his pupils, and he listens to Slocum agents with a sense of irritation, and possibly disgust.

If Mr. Levee was not a powerful member of the School Board, and moreover, if Mr. Levee was not chairman of the Board for the year 1911, a citation of facts concerning the Dr. T. A. Slocum Co., Ltd., the school teachers and

Mr. Levee would not be worth the space given it in this journal; but under the circumstances, how can the Board of Education of the city of Toronto or the Minister of Education for Ontario continue to ignore these facts?

It is quite possible that no public school teacher or principal within the confines of Toronto has been influenced one iota by reason of the fact that the seemingly all-powerful head of their Board is the head of the Slocum Company in which they have been asked to invest.

On the other hand, would it not be well for the Public School Board and the Minister of Education to ascertain at first hand, from the teachers themselves, for instance, just how far-reaching have been abuses of this nature. At first sight it would appear strange that school principals and school teachers should be canvassed to invest their savings in any patent medicine company, in view of the fact that our teachers and principals are not overly well paid, and would naturally have little with which to invest. And then, again, is it not passing strange that a special canvas of teachers and principals should be made in view of the fact that the "big chief" of the public school system is the president and chief owner of the company in which they are asked to invest?

Once again we say: IS IT NOT THE DUTY OF THE AUTHORITIES TO INVESTIGATE AND SET THE PUBLIC MIND AT EASE?

The above raises a number of questions:

1. Should a canvasser of any kind have access to our public schools?
2. Should Slocum agents or Slocum officers use as a "preferred list of prospective shareholders" the names of not-too-well-paid school principals and teachers?
3. Is it allowable for this kind of business to be conducted within school hours?
4. Of what value are shares of the Slocum Company?
5. Of what value is Psychine as a remedy for consumption?
6. What of the ethics of such a stock-selling campaign?

The president of the Slocum Company is L. S. Levee, L. E. Levee is secretary, L. E. Levee is treasurer, L. S. Levee is director, L. E. Levee is director, E. F. Levee is another director, and Harry H. Good and John Lowden are additional directors.

What would be the most probable effect produced on



LOUIS S. LEVEE.
Chairman of Board of Education and President of the Slocum Medicine Co.

chine by the Provincial Board of Health for Ontario. Here is what the brief report made known:

Psychine contains: Alcohol, glycerine, oil of cloves or closely allied oil and a bitter, almost certainly Calumba.

So the above is what enters into Psychine: alcohol—the chief element of most patent medicines, and generally looked upon nowadays as being far from beneficial to a consumptive, and the other simple drugs mentioned.

Psychine (pronounced Si-keen) is issued in bottles of several sizes, and retails at 50c., \$1, and \$2.

Story of Principal No. 2.

"ONLY six weeks since, a canvasser selling shares in the Slocum Co. came to my office in the school, at noon. He did not stay very long. I think about two minutes, but I told him flat I would not buy any shares. I knew perfectly well who is behind the Slocum Co.—every public school official in the city knows that—and I did not think it proper for a canvasser to approach me. Besides, I resented his taking up my school time. Had he come to my house, I would, possibly, have been a little more cordial."

"How do you account for the fact that every school principal and teacher in Toronto appears to be familiar with the sound of the Slocum Co. name, and know also who are behind the company?"

"Oh, we all know what office to go to when we want to see them for anything."

Story of Principal No. 3.

"I HAVE been advised this Psychine Company was a good thing to buy into, but if you do not mind, I will not give particulars, as I looked on it—and do still—as a private matter. No, I was not approached by a canvasser; never in that way, but I had an opportunity to buy shares. I was told the company was in sound shape."

Whoever it was confided to Principal No. 3 the intelligence that he could make money by acquiring Slocum shares, certainly was not an ordinary paid canvasser. The question is: who made the overtures?

the mind of a public school principal when appealed to to purchase shares by an agent, when he is fully aware that the agent is in the pay of the chairman of the Board of Education, the same Board which fixes the salaries of teachers of each public school, the same Board which, acting as court of last resort, is empowered to either move a principal or teacher up, in the way of promotion, or to move him or her in the other direction, down?

How far would this effect be heightened if L. S. Levee himself were the canvasser?

A number of instructors approached by SATURDAY NIGHT on this question would, if asked by the proper authorities, speak their minds on the subject. It may be taken for granted that in the minds of public school teachers, a Slocum canvasser is, perforce, a thing more or less set apart: not to be treated as an ordinary agent selling patent medicine shares, and one proof of this lies in the fact that Slocum agents are always able to enter a Toronto public school, and once there to either demand or otherwise secure the audience they are after. How is it, then, that Slocum agents periodically tour the schools and take up the time of the staffs therein?

An interesting sidelight is thrown on the situation by the following recital: A Slocum agent who not long since engaged the attention of a public school principal, during school hours, in this city, allowed his eagerness to get the coin to temporarily cancel his code of morals—if he had any—to the extent of his stating to the man being canvassed that the Slocum Company was paying dividends at the rate of 20 per cent. per annum. That means only one thing: anyone putting up \$100 for Slocum stock would receive in profits the sum of \$20 in return each year; the sum of \$1,000 put into Slocum shares would—on a 20 per cent. basis, as alleged—bring in as income to the owner of the shares, a matter of \$200 per year.

As a matter of fact, the statement made by the agent in question to this one principal—and there is no reason to suppose he did not make it to a couple of dozen more—was untrue. It was uttered merely as an inducement to tempt the teacher to hand over part of his savings for Slocum shares. The Slocum Company never has paid twenty per cent. Its dividend possibilities will be taken up later.

WILL this patent medicine, Psychine, cure the dread disease, consumption? We fear not. Even if the label on the bottle does say so, and if the newspaper advertisements repeat the statement, it is to be feared that neither this nor any other patent medicine will free the human system of the germs of tuberculosis.

What is Psychine made of? That is a very easy matter to ascertain. In an address given by Dr. Helen Mac-Murphy of Toronto at the annual convention of Women's Institutes of Ontario, held at Guelph in 1905, she took up the question of the effect of patent medicines on the human system, and some of her illustrations made her hearers sit up, so to speak. The report of her address and of other addresses, is printed in pamphlet form by the Ontario Department of Agriculture. In the course of her noteworthy address, in which the speaker showed that without newspaper advertising as its chief aid, patent medicines would soon fall into disuse, Dr. MacMurphy quoted an analysis made of the contents of a bottle of Psy-

Story of Principal No. 4.

"SOME time since, I received in my mail one morning a letter written on the business paper of the Slocum Company. It was signed by L. S. Levee, President, and it contained a request for me to call at the office. Thinking it was in connection with school matters, I presented myself at the address given in the communication. After Mr. Levee, who was then a member of the Board of Education, but not chairman, had greeted me, he stated he would be glad to have a man of my business standing and capacity—or something of that sort—with him on the board of the Psychine Company. He suggested that I had better purchase shares in the Slocum Company, which he said was in a very fine financial position. Mr. Levee referred to the immense profits being made through the sale of patent remedies, instancing the Williams Pink Pills concern. He told me the earnings of the Slocum Company were large, and he said I could not do better than buy shares."

"Mr. Levee guaranteed that the preferred shares would pay their seven per cent. dividends."

"So far as my knowledge of business goes, or of helping to run a company as director, I may say I have never bought a share in a company of any kind in my life."

"Mr. Levee talked convincingly, but all I did was to take away a blank application form for shares. I did not buy Slocum shares, because I did not want any, and I did not like the general outlook of the business, nor Levee's attitude as a canvasser."

Is Psychine a valuable remedy? Is it a helpful tonic, merely?—or is it something else?

On the yellow carton in which Psychine comes wrapped, is the following:

GREATEST OF TONICS—PSYCHINE

(Pronounced Si-keen.)

An infallible Remedy for all disorders of Throat, Lungs and Stomach, or diseases of Digestive or Blood-making Organs of the Body. Psychine is highly recommended for:

La Grippe,
Bronchitis,
Hemorrhages,
Sore Throat,
Anæmia,
Early Decline,
Indigestion,
Weak Lungs,
Night Sweats,
Poor Appetite,
Chills and Fevers,
Sleeplessness and Nervous Troubles,
After-effects of La Grippe,
Bronchial Colds,
Spring Weakness,
Female Weakness,
Catarrhal Affections,
Catarrh of the Stomach,
Obstinate Coughs,
Laryngitis and Dyspepsia,
Pleurisy, Pneumonia.

That is a pretty lengthy list. In fact, it is quite a lot to ask of a mixture composed of alcohol, glycerine, oil of cloves, and a bitter, Calumba, as analyzed by Dr. Nasmith for the Provincial Board of Health of Ontario. True, there are a few diseases which Psychine does not claim to cure or benefit. They might be cited as—

Housemaid's Knee,
Elephantiasis,
Aphasia, etc., etc.

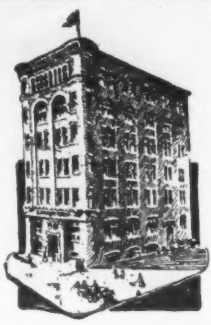
What Psychine really stands for—the claim which is responsible—plus extensive newspaper advertising—for the sale of this compound throughout city and country—is as a Consumption Cure. On the outside of the Psychine package is this:

"PSYCHINE CURES La Grippe, Pneumonia, Weak Lungs, Weak Voice, Consumption—" and other ailments. Collier's Weekly, of New York City, some time since conducted an investigation into the sale of patent medicines in the United States. Their published reports branded Peruna as being simply a slug of alcohol posing as medicine. The articles were considered so timely and of such value by the American Medical Association that under the title of "The Great American Fraud," they were republished in pamphlet form. Samuel Hopkins

(Concluded on page 10.)



JAMES L. HUGHES.
Chief Inspector, Board of Education, Toronto, and large shareholder in Dr. T. A. Slocum Co., Limited.



TORONTO SATURDAY NIGHT

"The Paper Worth While"

Printed and Published
by
SATURDAY NIGHT, Ltd.

OFFICE: SATURDAY NIGHT BUILDING,
Adelaide St. W., Toronto, Ontario, Canada.

EASTERN BRANCH OFFICE:
Board of Trade Bldg., MONTREAL

FREDERICK PAUL, Editor.

"TORONTO SATURDAY NIGHT" is on sale in England at the principal news stands in London, Manchester, Liverpool and Southampton, controlled by W. H. Smith & Son, and Wyman & Co., News Vendors.

Subscriptions to points in Canada, United Kingdom, Newfoundland, New Zealand and certain other British possessions will be received on the following terms: One Year \$3.00. Six Months \$1.50. Three Months 75c.

Postage to European and countries other than Great Britain and Colonies \$1.50 per year extra.
Entered as second-class matter March 6th, 1906, at the post office at Buffalo, N.Y. under the Act of Congress of March 3rd, 1879.

Vol. 24. TORONTO, CANADA, JANUARY 28, 1911. No. 16.

! ? POINTS ABOUT PEOPLE ! ?

A Local Practical Joke.

THIS is not so much an anecdote as it is a warning. As a result of the trouble between the Toronto Electric Light Co. and the city, some active young men have planned a practical joke. It has been played upon a number of people, and anyone who has a telephone may be victimized. It is so simple that a person falls easily into the trap. On a cold evening you will be sitting by the grate fire reading and feeling glad that you do not have to face the chilly winds, when the telephone rings. You go to the 'phone and the following conversation ensues:

"Is that Mr. A.?"

"Yes."

"This is the T.E.L. speaking. You know we have been having considerable trouble lately. Would you mind letting us know if the arc light at the corner of the street is burning?"

Deceived by the business-like voice, you express your willingness to be obliging. It is necessary for you to go to the bottom of the verandah steps or even to the sidewalk to secure the desired information, and you return shivering to the 'phone in about five minutes.

"Yes," you say, "the light is burning."

"Well, the city says they do not need it," says the voice at the other end of the line. "Will you kindly blow it out?"

Then he rings off, and you say things.

Suggested a Substitute.

AS persons who are interested in empire builders know, the official life of Cecil Rhodes has recently been issued, and although it is not sensational, it naturally arouses considerable interest. A man in Toronto thought he would like to secure a copy, and went to one of the local book stores. To a clerk who was idling beside one of the counters, he said, "Have you got Mitchell's 'Cecil Rhodes'?"

"The clerk looked aimlessly over the tables of fiction, and replied, 'We don't handle books like that.' Then he appeared to have a sudden inspiration, and remarked, 'I believe that I can get you a pamphlet on good roads.'"

Gaudaur Was Right.

JAKE GAUDAUR, the famous oarsman, withdrew from the athletic line-light several years ago, and now lives quietly on his means. He has a house on the shores of Lake Simcoe, where, like the true sportsman that he is, he can enjoy a little of the life of the hunter, and he always makes the most of the duck shooting season in the fall of the year. Gaudaur uses wild ducks as decoys. After clipping their wings he puts them in the water with a weighted string tied to their feet. Then he waits on the shore until a flock of ducks appear on the horizon. The decoys invariably do their part and call lustily to the passing wild fowl, which quickly come to pay them a fatal visit.

A party of city men visiting the vicinity were highly amused at Gaudaur's decoys and made considerable fun

of them. The men thought it was a waste of good birds, and made suggestions that some hunters liked to have decoys which they could kill and eat when the free birds escaped.

"What good have they been to you?" asked one man. "Well," replied the former champion, "I said they would give about fifty smart Alecs something to be funny about before the end of the season, and if it keeps on I think I'll find I was right."

Some Business Red Tape.

ALL citizens feel called upon occasionally to criticize government or military red-tape, and they speak as though it was something completely out-of-date in the ordinary affairs of life. A young man who has frequently put through an expense bill in a large local business house tells a story of business red-tape. Every expense bill has to be initiated by a number of heads of different departments, but the young man concluded that that watchfulness was largely a bluff, so he decided to test it.

After a long trip he put in a bill, and was called in by the manager of his department, who asked about some



THE FRASER OF THAT ILK.
The Earl of Lovat, Chief of the Clan Fraser, visited Canada in 1908 and showed himself expert in the Scottish sport of golf. He recently married Hon. Laura Lister, daughter of Lord Rifflesdale.

small item and then passed the account. Next the general manager looked over it and found fault with one point, but finally put his initials on it, too. A couple of other officers passed it, and finally the cashier criticized some item and then handed over the money.

"Well," said the young man, "before I take the cash I would like to call your attention to the fact that there is quite a substantial mistake in the addition."

More Details About Emma.

THE story of the intelligent cat with the subterfuge of Emma which recently appeared in the columns of SATURDAY NIGHT has aroused the interest of Mr. H. F. Bradley, the Toronto agent of the Allan Line, which, according to the veracious historian, enjoyed Emma's patronage. Mr. Bradley writes as follows:

"I was very much interested in that little story about Emma printed in your issue of the 14th.

"Do not think me an unbeliever, however, if I point out that Emma could not have sailed by one of our Liverpool steamers, owing to the fact that they sail on the day previous to steamers of the White Star-Dominion Line.

"What Emma did, without doubt, was to go aboard one of our steamers sailing for Glasgow, interview the purser, secure a state room with bath, and arriving in Glasgow a week later, proceed to Liverpool via the Caledonia and L. and N.W. Railways.

"On arrival at Liverpool she no doubt breakfasted, lunched or dined, according to the hour, at the 'North-western 'Adelphi,' or 'Bear's Paw,' according to taste, then calling a taxi was whirled away to the 'Canada' and home."

Bidding Up Mr. Meighen.

"THIS paper when new costs \$2.50. What am I offered for it in its present good condition?"

The remark was made by the gentleman auctioning the magazines kept on file during the past year at the Montreal Board of Trade.

"Why, it's the Irish Times," one member remarked.

"There's no use bidding. Robert Meighen will get that." But Mr. Meighen did not get it without a struggle. Mr. Meighen is an enthusiastic Irishman and wanted the paper, not so much for what was in it—he had mastered that—but that it might not fall into sacrilegious hands.

Some of the young men knew of this peculiarity of Mr. Meighen and decided they would give him a run for his money.

"Fifty cents," bid one.

"One dollar," said Mr. Meighen.

"One dollar and a half," cried a young blood.

And so it went.

Those in the room became interested and cheers broke out as the magazine was finally knocked down to Mr. Meighen for \$7.50. Probably he would have had to go still higher had not the young men feared he might become irritated and leave the paper on their hands.

Professor Herman Volrath Hilprecht, the Assyriologist, has been professor of comparative Semitic philology in the University of Pennsylvania since 1886. He has been director of the university's scientific expedition to Nippur, Babylonia, during four campaigns, and editor-in-chief of its publications. His researches for ancient inscriptions and study of those found have been long and severe. Some widely noted discussions among scientific investigators have grown out of his discoveries. The professor is a native of Germany and is just beginning his second half century of life.

TOLD IN THE LOBBY



THERE is an amusing guessing contest going on about the next incumbent of Rideau Hall, and every day some enterprising correspondent sends out his "one best bet." The royal ears of the Duke of Connaught must have tingled many times recently so much has he been talked about. One certain thing is that the Duke has returned from South Africa, and is therefore much nearer Canada than he has been for some time. Then the Earl of Dudley had an innings, and "Red Book's" and "Who's Who's" were brought into requisition to find out who on earth this "belted" chap was? But Dudley was speedily bowled, before even making a run by the Prince of Teck. It did not take long for the needle of newspaper imagination to veer round to the pole of Royalty again, and at the time of writing the Prince and Duke seem in for a long partnership in this interesting game of guess as guess can. In the meantime Earl Grey is going about the country, planning trips to the Arctic, and all that sort of thing, as though he had not the slightest inkling he would ever have to sever the official tie which binds him to Canada. Even a Royal Duke will find it hard to supplant this Northumbrian Earl, in the affections of the Canadian people. During his regime, Rideau Hall has been open house for everyone, with its noble tenant standing on the threshold waiting to grip by the hand the humblest caller.

DOWN on the Richelieu is the pretty little town of St. Johns. It is famous chiefly for super-heated by-elections and summer regattas. This sleepy French-Canadian burg was brought into the Parliamentary calcium recently by Louis Philippe Brodeur. There is nothing astonishing in that fact, as the Minister, and ex-speaker, seems to be able to throw a glamor of notoriety over everything he touches—look at that navy of his, for instance. But about St. Johns. Mr. Monk, who is always poking that prominent nasal organ of his into such things, wanted to know what position Dr. Lafleur of that town held in the public service? The same genial doctor is credited with having taken an energetic hand in the recent tongue-thrashing contest held in that county, and was a leading delegate of the Liberal Convention. Naturally, Mr. Monk wanted an official statement from Mr. Brodeur concerning Dr. Lafleur's occupation outside of politics. The Minister gravely announced that Dr. Lafleur was medical officer, whose chief duties consisted of looking after the sick mariners arriving at the port of St. Johns. Ye gods! So far as sick mariners are concerned Dr. Lafleur might as well be stationed in the middle of a Saskatchewan prairie. The only sick mariner he could possibly hope to attend in St. Johns would be some venturesome spirit, half-drowned, trying to run the Richelieu rapids in a gasoline launch!

AMONG the little coterie of Englishmen in the House, Martin Burrell, of Yale-Cariboo, stands out prominently. He came in at the last general election, after one of the most spectacular contests in the whole Dominion, and he made his mark and considerably surprised Sir Wilfrid Laurier, by jumping into the fray on the opening day of the new Parliament, and eloquently representing the attack of the Premier on the campaign methods of the Opposition in that province. Since that memorable day, Martin Burrell has always commanded the ear of the House. On the Opposition side he is among the foremost able speakers. As a practical fruit-grower, he is continually camping on the trail of Hon. Sydney Fisher. Mr. Burrell is still in the prime of life, being 54. He came to Canada in 1883 and for six years engaged in fruit farming in the Niagara Peninsula, afterwards removing to British Columbia, where he is at present engaged in that industry on an extensive scale. In a Conservative administration, Mr. Burrell's claims for preferment would be hard to ignore, and it is doubtful if they would be overlooked. And since the famous crossing of swords with Sir Wilfrid Laurier on the opening day of this Parliament, the Premier has entertained a profound respect for the little man from Grand Forks, for after all the Liberal chieftain dearly loves a fighter.

SPEAKING of Englishmen, it may surprise many to know that several of the prominent members of Parliament hailed originally from the tight little island. There is Ralph Smith, the white-haired philosopher from Nanaimo, who worked as a boy in a Durham coal mine. Michael Clark, who deserted the practice of medicine in

Newcastle-on-Tyne only a few years ago to take up farming life in Alberta, and who is the only supporter of the Liberal party who dares stand up in his place in Parliament and declare that absolute free trade is the inevitable destiny of Canada. Arthur Cyril Boyce, the clever little lawyer from Sault Ste Marie, who is one of Mr. Pugsley's "bete noirs" and who first saw the light of day in a Yorkshire vicarage. Richard Stuart Lake, brother of Sir Percy Lake, who left his Lancashire home to take up land in Saskatchewan, and is one of the stalwarts of the Opposition from the West. Then last, but not least, comes Edward Arthur Lancaster, who sits for Lincoln, and was born within the sound of Bow Bells. When Mr. Lancaster is not serving the public from a level crossing point of view, he is plotting the destruction of the Senate. One of his ancestors must have been Guy Fawkes, for Mr. Lancaster has a bomb which he is about to explode, which, if the fuse catches fire and Sir Wilfrid Laurier does not extinguish it, will result in the disappearance of the Upper Chamber. Of the various nationalities which make up the Commons, the little coterie of Englishmen is by no means insignificant, both as regards ability and industry.

IF Mr. Pugsley goes on this way Sir Wilfrid Laurier will cease to be "prouder of him than ever." The Honorable William seems to be losing his grip over his department, and is even permitting the expenditure of the people's money in constituencies which do not send a Government supporter to the Capital. Mr. Pugsley had best beware. Of course it might have been quite a slip—a departmental error—that an item crept in for a post office at Lethbridge, but sure enough, there it is in the estimates. When it is remembered that the constituency of which Lethbridge is the chief town, sends Mr. C. A. Magrath to uphold the hands of Mr. Borden, the real extent of this "faux pas" will be recognized. Mr. Pugsley may openly or secretly support propositions which have for their object the damming of the St. Lawrence. He may, if he chooses, permit a Liberal to buy a sawdust wharf at Richibucto for \$700 and resell it to the Department of Public Works for \$5,000 just at election time.



A MAN OF THE MOUNTAINS.
Martin Burrell, M.P. for Yale-Cariboo, British Columbia.

He can be permitted to pay maximum prices for a minimum quantity of dredging, and all that sort of thing. In so doing he is not transgressing the code. But when he permits the election of a post office in Lethbridge, when there are so many French-Canadian hamlets crying out for like expenditures, he had best beware. He is disobeying orders.

THE story of the week centres about Glen Campbell, the good natured giant from Dauphin. Glen came down after the Christmas holidays, and as he is not handy with the razor the long ride from Dauphin left him with quite a beard. He walked into the Russel barber shop, and the deft tonsorial artist began to operate. As the steel passed over his face Glen began to squirm.

"Is the razor all right, sir?" enquired the barber, solicitously.

"Guess it is," drawled Glen, "if the handle don't break."

THE MACE.

Voltaire's Nieces.

A LETTER published in the Revue Bleu recalls the nieces of Voltaire. There is not much in the letter, only a question of medical treatment, but it reminds us that Mme. Denis, who was her uncle's constant companion, was the cause of the first rift in that friendship which existed for a time between Frederick the Great and the philosopher. After the invitation had been sent to Voltaire to take up his residence at the German Court he wrote to the King of Prussia asking for a thousand crowns for the transport of the niece, whereupon the monarch replied that he had not solicited the lady's company. Voltaire was angry, but still the invitation was accepted.

Voltaire was no sooner at the court than his misgivings began to show themselves. The final rupture, if we remember aright, was Voltaire's lampoon on Maupertius, president of the Berlin Academy, combined with some stock jobbing. Then was exhibited the smallness of greatness. The King cut down the philosopher's supply of cocoa, and the philosopher was equal with the King even in littleness, for he pocketed the wax candles of the palace. Finally the most powerful wielder of scorn in Europe had to quit the court for Switzerland. By error unquestionably, he put into his bag a book belonging to Frederick. The King had him arrested, and Mme. Denis, who was with her uncle, suffered great indignities—indignities which were never forgotten by him who was the terror of all his mighty contemporaries.—London Globe.

The peculiarity of Balaam's ass was not that it spoke, but that it said so little.



PRINCE LOUIS OF BATTENBERG.

Who retired from the British Navy on December 20, and who, it is rumored, will take a post in the Admiralty. Prince Louis is well known in Toronto and at one time contemplated marrying and settling in this city.



LIU-YUK-LIU.

The new Chinese Minister in London, and one of China's ablest diplomats.

Delay Means Serious Trouble

The seriousness of eye troubles cannot be exaggerated. The trouble gets worse so gradually that the first thing one knows the eyesight may be ruined. Another serious thing about eye troubles is that they need the most careful and expert attention.

Potter has made a reputation for knowing eye troubles and knowing how to treat them. No one can do more than our experts. Remember us when you are in trouble with your eyes.

Potter Optical House
C. B. PETRY, Proprietor,
85 Yonge Street Toronto



We invented OXO Cubes to make the Doctor's orders easy to carry out.

OXO Cubes are just the right size for a cup of delicious Beef Tea. You do not have to worry about the measuring spoon. Just drop an OXO Cube into a cup of hot water and stir. OXO Cubes contain nourishment as well as the rich, stimulating properties of Beef. They are not only handier but also better than the best Beef Tea.

Sold in Tins containing 4 and 10 Cubes. OXO is also packed in bottles for people who prefer it in fluid form.

OXO CUBES
15 Lombard St., Toronto. 41 O'Connor St., Montreal.



The Ross Rifle
Business sense in rifle buying.
Business sense backs up the feeling in favor of Canadians buying rifles built in Canada.
Ross Sporting Rifles
Being made in Canada, the duty is saved to the buyer.
Then duplicate parts, new barrels, repairs, etc., can be secured promptly and without customs complications. And on merit alone "Ross" Rifles, both Sporting and Military Models, hold their own against any rifle in the world.
Dealers throughout the British Empire sell "Ross" Rifles.
\$25.00 and upwards.
Free Illustrated Catalogues on request.
THE ROSS RIFLE COMPANY
Quebec, P.Q. 3-9-0

THE T. B. CO'S.
AMBER ALE

YOU'LL find it pure and wholesome—a uniform quality to be depended upon at all times.

A case at home is handy.
Telephone any dealer.
The Toronto Brewing and Malting Co. Limited

FEARMAN'S HAMILTON Star Brand BACON
Is the best Bacon

A bent pin on a chair would be the only aid to the uplift of many a fellow who thinks he is a rising young man.

Defeat loses a big part of its sting if we can only convince ourselves that it was somebody else's fault.



THE MEMOIRS OF MARIE MUSHENOUGH (Translated by Machinery Out of the Original Russian.)

DO you ever look at your face in the glass? I do.
Sometimes I stand for hours and peer at my face and wonder at it. At times I turn it upside down and gaze intently at it. I try to think what it means. It seems to look back at me with its great brown eyes as if it knew me and wanted to speak to me.

Why was I born? I do not know.
I ask my face a thousand times a day and find no answer.

At times when people pass my room—my maid Katoosha, or Jakub, the serving man—and see me talking to my face, they think I am foolish.

But I am not.
At times I cast myself on the sofa and bury my head in the cushions. Even then I cannot find out why I was born.

I am seventeen.
Shall I ever be seventy-seven? Ah!
Shall I ever be even sixty-seven, or sixty-seven even? Oh!

And if I am both of these, shall I ever be eighty-seven? I cannot tell.
Often I start up in the night with wild eyes and wonder if I shall be eighty-seven.

Next Day.
I passed a flower in my walk to-day. It grew in the meadow beside the river bank.

It stood dreaming on a long stem.
I knew its name. It was a Tchupskja. I love beautiful names.

I leaned over and spoke to it. I asked it if my heart would ever know love. It said it thought so.

On the way home I passed an onion.
It lay upon the road.
Someone had stepped upon its stem and crushed it. How it must have suffered. I placed it in my bosom. All night it lay beside my pillow.

Another Day.
My heart is yearning for love! How is it that I can love no one?

I have tried and I cannot. My father—Ivan Ivanovitch—he is so big and so kind, and yet I cannot love him; and my mother, Katoosha Katooshevitch, she is just as big, and yet I cannot love her. And my brother, Dimitri Dimitrovitch, I cannot love him.

And Alexis Alexovitch!
I cannot love him. And yet I am to marry him. They have set the day. It is a month from to-day. One month. Thirty days. Why cannot I love Alexis? He is tall and strong. He is a soldier. He is in the Guard of the Czar, Nicolas Romanoff, and yet I cannot love him.

Next Day but one.
How they cram and confine me here—Ivan Ivanovitch my father, and my mother (I forget her name for the minute), and all the rest.

I cannot breathe.
They will not let me.
Every time I try to commit suicide they hinder me.
Last night I tried again.

I placed a vial of sulphuric acid on the table beside my bed.

In the morning it was still there.
It had not killed me.
They have forbidden me to drown myself.

Why!
I do not know why? In vain I ask the air and the trees why I should not drown myself? They do not see any reason why.

And yet I long to be free, free as the young birds, as the very youngest of them.

I watch the leaves blowing in the wind and I want to be a leaf.
Yet here they want to make me eat!
Yesterday I eat a banana! Ugh!

Next Day.
To-day in my walk I found a cabbage.

It lay in a corner of the hedge. Cruel boys had chased it there with stones.
It was dead when I lifted it up.
Beside it was an egg.
It too was dead. Ah, how I wept—

This Morning.
How my heart beats. To-day A MAN passed. He passed: actually passed.

From my window I saw him go by the garden gate and out into the meadow beside the river where my Tchupskja flower is growing!

How beautiful he looked! Not tall like Alexis Alexovitch, ah, no! but so short and wide and round—shaped like the beautiful cabbage that died last week.

He wore a velvet jacket and he carried a camp stool and an easel on his back, and in his face was a curved pipe with a long stem, and his face was not red and rough like the face of Alexis, but mild and beautiful and with a smile that played on it like moonlight over putty.

Do I love him? I cannot tell. Not yet. Love is a gentle plant. You cannot force its growth.

As he passed I leaned from the window and threw a rosebud at him.

But he did not see it.
Then I threw a cake of soap and a toothbrush at him. But I missed him, and he passed on.

Another day.
Love has come into my life. It fills it. I have seen HIM again. I have spoken with him. He sat beside the river on his camp stool. How beautiful he looked, sitting on it: how strong he seemed and how frail the little stool on which he sat.

Before him was the easel and he was painting.
I spoke to him.

I know his name now.

His name—How my heart beats as I write it—no, I cannot write it, I will whisper it—it is Otto Dinkelspiel. Is it not a beautiful name. Ah!

He was painting on a canvas—beautiful colors, red and gold and white, in glorious opalescent streaks in all directions.

I looked at it in wonder.
Instinctively I spoke to him. "What are you painting?" I said. "Is it the Heavenly Child?"

"No," he said, "it is a cow!"
Then I looked again and I could see that it was a cow. I looked straight into his eyes.

"It shall be our secret," I said; "no one else shall know."
And I knew that I loved him.

A Week Later.
Each morning I go to see Otto beside the river in the meadow.

He sits and paints, and I sit with my hands clasped about my knees and talk to him. I tell him all that I think, all that I read, all that I know, all that I feel, all that I do not feel.

He listens to me with that far-away look that I have learned to love and that means that he is thinking deeply; at times he almost seems not to hear.

The intercourse of our minds is wonderful.
We stimulate one another's thought.
Otto is my master. I am his disciple.

Yesterday I asked him if Hegel or Schlegel or Whegel gives the truest view of life.

He said he didn't know! My Otto!

To-day.
Otto touched me! He touched me!
How the recollection of it thrills me!

I stood beside him on the river bank, and as we talked the handle of my parasol touched the bottom button of his waistcoat.

It seemed to burn me like fire!
To-morrow I am to bring Otto to see my father.
But to-night I can think of nothing else but that Otto has touched me.

Next Day.
Otto has touched father! He touched him for ten roubles. My father is furious. I cannot tell what it means.

I brought Otto to our home. He spoke with my father, Ivan Ivanovitch. They sat together in the evening. And now my father is angry. He says that Otto wanted to touch him.

Why should he be angry?
But Otto is forbidden the house, and I can see him only in the meadow.

Two Days Later.
To-day Otto asked me for a keepsake.

I offered him one of my hatpins. But he said no. He has taken instead the diamond buckle from my belt.

I read his meaning.
He means that I am to him as a diamond is to lesser natures.

This Morning.
Yesterday Otto asked me for another keepsake. I took a gold rouble from my bag and said that he should break it in half and that each should keep one of the halves.

But Otto said no. I divined his thought. It would violate our love to break the coin.

He is to keep it for both of us, and it is to remain unbroken like our love.

Is it not a sweet thought?
Otto is so thoughtful. He thinks of everything.
To-day he asked me if I had another gold rouble.

Next Day.
To-day I brought Otto another gold rouble.

His eyes shone with love when he saw it.
He has given me for it a bronze kopek. Our love is to be as pure as gold and as strong as bronze.

Is it not beautiful?
Later.
I am so fearful that Alexis Alexovitch may return.

I fear that if he comes Otto might kill him. Otto is so calm, I dread to think of what would happen if he were aroused.

Next Day.
I have told Otto about Alexis. I have told him that Alexis is a soldier, that he is in the Guards of the Czar and that I am betrothed to him. At first Otto would not listen to me. He feared that his anger might overmaster him. He began folding up his camp stool.

Then I told him that Alexis would not come for some time yet, and he grew calmer.

I have begged him for my sake not to kill Alexis. He has given me his promise.

Another Day.
Ivan Ivanovitch, my father, has heard from Alexis. He will return in fourteen days. The day after his return I am to marry him.

And meantime I have still fourteen days to love Otto. My love is perfect. It makes me want to die. Last night I tried again to commit suicide. Why should I live now that I have known a perfect love. I placed a box of cartridges beside my bed. I awoke unharmed. They did not kill me. But I know what it means. It means that Otto and I are to die together. I must tell Otto.

Later.
To-day I told Otto that we must kill ourselves, that our love is so perfect that we have no right to live.

At first he looked so strange.

(Concluded on page 9.)

The Bell Piano

Those who know the Bell Piano best—who have used it under conditions most trying to an instrument—are the ones who are loudest in its praise.

Its tone-retaining qualities are a revelation to piano lovers.

146 Yonge Street.

SALE OF LA SINCERIDAD

CLEAR HAVANA CIGARS and
20% Reduction Off SMOKERS' SUPPLIES AND CANES, ends
TUESDAY, JANUARY 31st
These include some appropriate prizes for card games.
WM. GOLDSTEIN & CO., - 82 Yonge St.

Flowers
of delicious perfume, perfect freshness
Dillemath FLORIST
123 King St. West, Toronto

STROH'S BOHEMIAN BEER
For Social Occasions
The Most Expensively Brewed Beer In America
THE WM. MARA CO.
Distributors
79 Yonge Street
Phone 1708 or 1709 for a case
The Stroh Brewery Co., Detroit, Mich.

METHODS of attracting TENANTS

The landlord who endeavors to supply his tenants with modern conveniences—seldom has an empty house. A tenant is just the same as a customer. Give him good service and he stays. Many landlords have installed our gas ranges because we inspect them every three months without extra charge, and they now find no trouble in holding good tenants.

THE CONSUMERS' GAS COMPANY
OF TORONTO
45 ADELAIDE ST. EAST Telephone M. 1933

Over 67,168 Gas Consumers on Our List

THE PIPE
THAT GIVES SATISFACTION TO THE CONNOISSEUR
"A Friend at all times"

VOYCE Incorporated 1890
TORONTO COLLEGE OF MUSIC
 (IN AFFILIATION WITH UNIVERSITY OF TORONTO)
 13 and 14 Pendergast Street,
 Toronto, Ont. (Tor.) Mus. Dir.
MID-WINTER EXAMINATIONS.
 February 13th-15th.
 Applications must be in by February 1st.
 Send for Syllabus and Application Forms.

The Margaret Eaton School of Literature and Expression

North Street, Toronto.
MRS. SCOTT RAFF, PRINCIPAL.
 Daily and Evening Classes in English Literature, French and German, Physical Culture, Voice Culture, Interpretation and Dramatic Art. Special class in Public Speaking and Oratory on Tuesday evenings. Send for calendar.
 Open meeting in Physical Training, Saturday evening, February 4th, at 8 o'clock.
 Telephone North 4544.

ARTHUR BLIGHT

Concert Baritone
 Teacher of Singing, Vocal Director
 Ontario Ladies' College.
 Studio: Nordheimer's, 15 King Street East. Phone Main 4459.

MEDELSSOHN CHOIR OF TORONTO

A. S. VOGT, CONDUCTOR.
 For all information regarding Concerts, membership in Chorus, etc., address T. A. Reid, Secretary, 319 Markham Street, Toronto.

FRANK S. WELSMAN

Pianist
 Studio for Lessons at Toronto Conservatory of Music.
 Residence, 39 Willcocks Street.

PROF. MICHAEL HAMBURG

Teacher and Teacher of Mark Hamburg.
 Teacher of Piano. New term opens Jan. 2. Can be seen personally 11 to 1 p.m. or 2:30 to 4:30 p.m.

JAN HAMBURG

Three years assistant teacher Eugene Ysaye, Violin Soloist. Studio New Heintzman & Co. Building, 190-197 Yonge St. Phone: Parkdale 3749.

MISS STERNBERG

Dancing, Physical Culture, and Fencing
 SIMPSON HALL, 784 YONGE ST.
 Winter term begins Tuesday, Jan. 3, 1911.
 List of classes and dates of reopening mailed on application.

FRANK E. BLACHFORD

Solo Violinist
 Studio for teaching—
 Conservatory of Music.
 183 Carlton Street.

W. E. FAIRCLOUGH, F.R.C.O.

Piano, Organ, Theory
 Studios at Nordheimer's and Toronto College of Music.
 Residence: 48 Hawthorne Avenue, Rosedale. Phone North 2357.

W. O. FORSYTH

(Director Matrimonial School of Music.)
 Pianist and Teacher of the Higher Art of Piano Playing
 Private Studio: Nordheimer's, Toronto.

RUSSELL G. McLEAN

Teacher of Singing
 Studio: Toronto Conservatory of Music.
 Residence telephone: Park 1397.

MARIE C. STRONG

Tone Production and Singing
 Studio: Nordheimer's, 15 King St. E.

MISS MARY CAMPBELL

Teacher of Piano
 and Classes in the Appreciation of Music, to study the lives of the great composers, with musical illustrations of their principal works.
 Studio: 651 Palmerston Ave.
 Residence: 509 Huron St. Tel. Coll. 5596.

H. ETHEL SHEPHERD

Soprano, Concert and Oratorio
 Pupil of Oscar Haenger, New York; Frank King Clark, Paris; Jean de Reszke, Paris.
 Studio: Toronto Conservatory of Music.

FRANK CONVERSE SMITH

Violinist
 Studios at Dominion Chambers, corner of College St. and Spadina Ave.
 Phone College 4799.

PERCY R. HOLLINSHED

Lyric, Dramatic Tenor
 Soloist Floor St. Presbyterian Church.
 Studio: Nordheimer's, 15 King St. E.
 Method: Modern Italian—"Bel Canto."

J. W. L. FORSTER

Portrait Painter
 Studio: 34 King Street West.

THE APOLLO SCHOOL OF MUSIC

E. M. R. BINSON, Musical Director.
 Phone Col. 4463. 174 Ossington Ave.
 Examinations and concert engagements a specialty.

LEO SMITH

(Bachelor of Music, Manchester, Eng.)
 Violoncellist and
 Teacher of Harmony.
 Telephone Col. 7417. 360 Huron St.

BRENDA M. SMELLIE

CONCERT MELODY CONTRALTO
 Teaching
 Studio: St. Margaret's College and 871 Spadina Avenue. Coll. 6373.

The Heart of a Piano is the Action

Inset on
"OTTO HIGEL"
 PIANO ACTION.

MUSIC DRAMA

THE paper had to go to press in five minutes so Wheeler Brand, the editor-hero of "The Fourth Estate" sent all the compositors, stereotypers, assistant editors, reporters and galley boys away to lunch in order that he might receive his friends in the composing room. After a hot dialogue lasting for half an hour, the staff came back and there was still five minutes to go to press. In fact, around the office of The Daily Advance, as conducted by the said Wheeler Brand, there was always five minutes to spare for the purposes of talk. I have been told that newspaper life is strenuous in great cities like New York and Chicago, but I don't believe it any more. Here is a play written by a near newspaper man, whose grandfather was the famous Canadian wartime journalist, Joseph Medill, and he demonstrates that there is nothing strenuous about it at all. All you need to do to be a great New York newspaper man with a mission, is to pull a slouch hat over your eyes and go sleuthing around after members of the judiciary. At least that is the kind of a newspaper man that Wheeler Brand was—a sort of diligent private detective who had Mr. Bill Huckle, erstwhile of Hamilton, Ont., and now of Kingston Penitentiary, beaten at his own business. If Huckle had only gone into the newspaper business in New York, he would never have been sent to jail. On the contrary, he would have been made managing editor of a great popular newspaper. So at least Mr. Joseph Medill Patterson would have us believe.

Wheeler Brand got his job in a funny way. He had just been fired for attacking Judge Barthelmy. He liked to attack Judge Barthelmy because he loved the Judge's daughter. It is a singular reason, but then Wheeler was a singular youth. He was not the kind of a reporter who would take orders from the managing editor. Oh, dear no! He was a little old uplifter who wasn't going to kow-tow to base materialistic editors. It chanced that on the day that he was fired the new proprietor took charge, and hearing of the kind of a lad he was, he at once, without enquiry into his newspaper qualifications, made him managing editor in place of the man who had dismissed him. He continued to attack Judge Barthelmy, though as he put it, "his heart was breaking." But when the Judge proposed to let him marry the girl, he saw through His Honor's base design. Oh, Wheeler was bright, all right! He saw that the Judge wished to purchase his silence with his daughter's hand. Would he relinquish the joys of sleuthing and entertaining the staff with talk about his ideals? Nay, though it broke his heart! Wheeler had other peculiarities. For instance, when the proprietor of the paper made any suggestions as to matters of policy, he promptly rebuked him. What right have proprietors to run their own newspapers, anyway? When Wheeler got a "scoop" did he keep quiet about it until the paper was out? Not he; he went out and told the parties interested all about it. He didn't mind being a sneak, either. He enticed the Judge to his office, induced him to bribe him with ten thousand dollars, and photographed him in the act. He was just as clever at the badger game as he was at newspaper work. Did space permit, one could tell more about the peculiarities of Wheeler Brand, and The Advance Office. It had a new kind of type setting machine made of *papier mache* and run on castors, like a sewing machine. Moreover, it had invisible printers' ink. If a lady in evening dress leaned over an ordinary form filled with type of which proofs had been pulled, her gown and her anatomy would be soiled. Not so in The Advance Office; there, printers' ink left no smear. Altogether, it was a very funny place, but the ordinary playgoer who knows nothing about newspaper work, no doubt will find it a very interesting place.

The interest of the play is well sustained from a melodramatic standpoint, and anyone who wants to learn what a newspaper office is not like, should go and see "The Fourth Estate." The dialogue of Mr. Joseph Woodburn, who plays the managing editor who is deposed in the first act, alone savors of the real thing. One's sole quarrel with Mr. Joseph Medill Patterson, is that he tries to foist Wheeler Brand on the public as a genuine type of idealistic newspaperman. He is, in truth, the kind of a cub that real newspapermen would drop into the garbage can. The role is played by Mr. Charles Balsara, a handsome, refined, but very solemn



Mr. James S. Metcalfe, the celebrated dramatic critic of New York Life, provides weekly advance information about the plays and players to be seen at the leading Toronto theatres. His "tips to playgoers" are written by a man without fear or favor.

IDEALIZING THE DRUNKARD.

Doubtless there are many persons who will consider it a reprehensible proceeding to portray an habitual drunkard as anything but a besotted and depraved individual and an awful warning to the rising generation. Not any of these should go—unless they wish to take the chance of having their convictions changed—to see Mr. Edward Terry impersonate Richard Fennell, Esquire, Barrister, of the Temple, in Sir Arthur Wing Pinero's delicate and sentimental comedy, "Sweet Sixteen."

Author and artist here combine to make this individual, so reprehensible in his attitude towards distilled and fermented beverages, a very lovable human being. As an example for others his habits may not be commendable, but for what he is we are bound to be charitable towards his faults and love him in spite of them. As evidence of the attractiveness of the play and the artistry of Mr. Terry's performance, it may be cited that its first run in London was 670 performances and won for Mr. Terry the enormous sum of fifty thousand pounds, besides paying the author in royalties a handsome small fortune. Since then Mr. Terry has played the part on tour, at home and abroad and made Dick Fennell known wherever English is spoken.

Whatever the support, the play and Mr. Terry's impersonation are quite worth seeing.

"SWEET SIXTEEN."

Again Toronto has the advantage of New York in the matter of a first performance, which suggests that your town might be a better basis for operations for a New York critic than New York itself. "Sweet Sixteen" is to us an unknown quantity, but as it bears the name of Mr. Victor Herbert as composer you at least have the guarantee of some agreeable and musicianly music.

James S. Metcalfe

actor. His method of expressing emotion is to gaze steadily over the footlights, blink the lids of his fine eyes and move his Adam's apple. He is fairly well supported by a large company, of whom George Thompson, Selene Johnson and Harriet Ross distinguish themselves. The famous composing room setting is something like the actual thing, if viewed from the distance. One wonders what Joseph Medill would have thought of his grandson's handiwork.

THE public of Toronto for some reason or other did not find out about the Montreal Opera Company until its engagement was drawing to a close. Nevertheless the impression that it made locally was so deep that one may safely predict a most successful fortnight for the organization next season if present intentions are fulfilled. Some of the necessary shortcomings of the company were mentioned in these columns last week, but it may be said without fear of contradiction that the performance of "Carmen" last Saturday night was the finest grand opera production that has been witnessed here in several seasons. The productions of Mr. Henry W. Savage were admirable in their attention to detail soaring in their ambition, sumptuous in conception and well done from a musical standpoint—but they lacked the one thing that is necessary to enthrall one in grand opera or in any type of theatrical performance, a something one may define as spontaneity, or as native impulse. This the performance of "Carmen" one alludes to undoubtedly had—this quality, the production of Puccini's "La Tosca" also possessed. The Montreal opera company one is assured is to be stronger in personnel next year than it is now. Possessing already the basic element one has alluded to it should become a great factor in the art-life of Eastern Canada.

When one wrote of this company a week ago, but two of its productions had been seen—the familiar works of Puccini "La Boheme" and "Madame Butterfly." Later followed five productions—three of them absolute novelties in Toronto—Massenet's "Manon," Puccini's "La Tosca," Mascagni's "Amico Fritz," together with a work that was almost novelty (for the "Lakme" of Leo Delibes was done but once previously and that nearly a quarter of a century ago), and finally what was rightly termed a "gala" performance of "Carmen." To provide Canadians with adequate productions of operas known in their entirety only to the great musical centres is in itself a great eleemosynary work in the eyes of music lovers.

On two occasions the company to supplement its forces brought artists from the Metropolitan Opera House, New York—Frances Alda, a famous interpreter of soprano roles, and Edmond Clement, one of the most distinguished tenors of the day. Despite these visitors one feels tempted to make this article a panegyric on Esther Ferrabini, the overworked woman of genius, who has for the past three months been the mainstay of the organization. Any woman who can in one week act with commanding brilliance five famous roles of a widely differentiated character, and sing their exacting music delightfully is sure of her niche in the temple of fame, provided she does not wear herself out before her time. Only youth and a most perfect training enables her to accomplish this, but it must be remembered that though years and labor enrich one's art, they are destructive of that most delicate instrument, the human voice. Ferrabini's voice apart from her vast theatrical equipment is so fresh and pure and warm, that it should be given a chance. It took all her marvellous dramatic gift to disguise the fact that it was a very tired voice which sang the music of "Carmen" last Saturday night.

Of the novelties given during the engagement the most interesting was Puccini's "La Tosca," a clever condensation of the drama which Sardou wrote for Sarah Bernhardt. By eliminating the historical detail and atmosphere with which Sardou endeavored to invest his larger attempts and dealing only with the main theatrical episodes, the Italian librettist has made a very effective story for stage purposes. The score of Puccini does not possess the musical interest of "Boheme" and "Madame Butterfly." His genius lies along the lines of pathos and sentiment; whereas in cold wolfish cruelty the story of "La Tosca" is barely surpassed by the drama "Titus Andronicus" one of the "doubtful plays" of Shakespeare. But the gift of a man who knows how to compose dramatically and make every note serve its purpose in augmenting the theatrical effect is to be found in almost every phrase of Puccini's score, even though his melodic inspiration is not so apparent as in his other works. "La Tosca" was a story for the pen of the younger Verdi, a tale that his melodramatic genius would have made immortal. The opera gave Ferrabini an opportunity to show how queenly a woman she is in the garb of a petted idol of society. The passionate imperious beauty she bodied forth was an absolute contrast to her simple and poorly clad Mimi. In this production the lyric tenor Ugo

TORONTO CONSERVATORY OF MUSIC
 EDWARD FISHER, Mus. Dir., Musical Director
SPRING TERM OPENS ON WEDNESDAY, FEBRUARY 1st
 Send for 160 page year book.

ROYAL ALEXANDRA Mats. Wed. 25c. to \$1.00 Sat.
 All this week beginning Monday
THE DISTINGUISHED ENGLISH ACTOR
Mr. EDWARD TERRY
 And His London Company, in a repertoire of
DELIGHTFUL COMEDIES
 Monday and Saturday Matinee - SWEET LAVENDER
 Tuesday and Saturday Evenings - THE MAGISTRATE
 Wednesday Evening - LIBERTY HALL
 Wednesday Matinee - TOYMAKER OF NUREMBURG
 Friday Evening - FIANDER'S WIDOW
 Thursday Evening - TOYMAKER OF NUREMBURG
 Followed by BARDELL vs. PICKWICK
EVENINGS 25c. to \$1.50 SEATS NOW SELLING
WEEK OF FEBRUARY 6—Seats Thursday
THE BIGGEST SHOW ON TOUR
LEW FIELDS' GIGANTIC
THE JOLLY BACHELORS
 With STELLA MAYHEW
 LUCY WESTON, AL LEECH AND 111 OTHERS

PRINCESS THEATRE
WEEK COMMENCING NEXT MONDAY
 MATINEES WEDNESDAY AND SATURDAY
THE SEASON'S LATEST MUSICAL TRIUMPH
 THE EVER-WALL CO. INC. OF NEW YORK INTRODUCES
 MUSIC BY VICTOR HERBERT
"WHEN SWEET SIXTEEN"
 BOOK AND LYRICS BY GEO. V. HOBART
 WITH A RENOWNED CAST, INCLUDING
EUGENE COWLES
 FRANK DOANE
 FLORENCE NASH
 HARRISON BROCKBANK
 GIPSY DALE
 FRANCES GORDON
 SCOTT WELSH
 HARRIET STANDON
 LOUIS FRANKLIN
 MAY McCABE
 R. M. DOLLIVER
 and
 THE FAMOUS "SWEET SIXTEEN" BEAUTY CHORUS.
 AUGMENTED ORCHESTRA OF TWENTY.
NO ADVANCE IN PRICES Nights 25c. to \$1.50
 Wednesday and Sat. Mat., 25c. to \$1.00

Glen Mawr
 651 Spadina Ave., Toronto
 Residential and Day School for Girls
 Large Staff of Highly Qualified and Experienced Teachers and Professors. Native French and German Teachers.
 Pupils prepared for the Universities and for Examinations in Music of Toronto University, the Conservatory of Music, and the Toronto College of Music.
 Modern Educational Methods, Refining Influences, and Well-regulated Home. Lawn Tennis and other games.
 Rink.
 For Prospectus, apply to MISS VEALS, Principal.

PEARL V. REESOR, A.T.C.M.
 TEACHER OF
 Elocution and Dramatic Art
 Studio: Toronto—47 Charles St. E.
 N. 5425.

THE CANADIAN POLYGLOT INSTITUTE
 (NEW SCHOOL OF LANGUAGES)
 1 CARLTON STREET, TORONTO.
 Phone M. 1015.
 French, German, Italian, Spanish, English, etc., taught by "The Direct Method."
 Endorsed by all eminent scholars. Prospects on application. Trial lessons free.
 PAUL ROCHAT, M.A., Principal.

Toronto Symphony Orchestra
 Subscription List for Concert Feb. 16 NOW OPEN at 81 King St. West
 Madame SCHUMANN-HEINK Soloist
 Prices—25c, 50c, 75c, \$1.00, \$1.50

J. F. TILLEY
 Baritone Soloist
 Terms on application. 30 Shuter St., Toronto

ROBERT STUART PIGOTT
 The Voice in Speaking and Singing
 The St. George Mansions.

The Associated Board OF THE ROYAL ACADEMY OF MUSIC AND ROYAL COLLEGE OF MUSIC LONDON, ENGLAND
 For Local Examinations in Music in the British Empire.
 Patron—His Majesty the King.
 The Annual Examinations in Practical Music and Theory will be held throughout Canada in May and June, 1911.
 An Exhibition, value about \$500, is offered annually.
 Syllabus, Music for the Examinations, and all particulars may be obtained on application to
 M. WARRING DAVIS,
 87 Shuter Street, Montreal,
 Resident Secretary for Canada.

P. J. McAVAY
 Teacher of Singing
 Studio: 84 Beesonfield.
 Voices tested free.

SHEA'S THEATRE

Matinees: Daily 25c. WEEK OF JAN. 30. Evenings: 25c, 50c, 75c.

First Appearance Here of the Season's Hit.

GUS EDWARDS' SONG REVUE.

With Gus Edwards and a Company of 35.

HENRY HORTON & CO., In the Comedy Gem, "Uncle Lem's Dilemma."

MICHAEL E. FITZGERALD, And His Eight English Juggling Girls.

FRED ST. ONGE & CO., "The Whimsical Wheelman."

WILBUR and NELLA MACK and WALKER In Their Dainty, Original Musical Flirtation.

WILLIAMS & SEGAL, Novelty Dancers.

THE KINETOGRAPH, All New Pictures.

Special Extra Attraction, BERT LEVY.

Drawing Famous Men and Pretty Women.

GAYETY HIGH CLASS BURLESQUE

DAILY MATINEES LADIES 10c

WEEK OF JAN. 30

A Shower of Beauty, Melody and Fun

A Laughing Tornado, Everything New

SAM HOWE'S LOVE MAKERS

The Live Wire Show, With an All Star Cast

FEB. 8

Charles Robinson's "Crusoe Girls"

OSCAR GOLDSCHMIDT

Late Conductor Royal Opera, Cassel, Germany

Pianoforte and Theory

Voice Culture and Repertoire (Opera Coaching, etc.)

Studio—Heintzman & Co. Building, 195 Yonge St.

Tel.: Coll. 7611.

RICHARD WAGNER LECTURES

This week, "Rienzi"—On Mondays, Wednesdays and Saturdays, at 3.30 p.m., in studio. Admission, \$1.00.

The Best

Proof of the value of a thorough business training is the success of the graduates of The Central Business College of Toronto. Our new catalogue will be mailed on request.

Write W. H. SHAW, Pres., 395 Yonge St., Toronto.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Alterations, Examining Warehouse, Toronto, Ont.," will be received at this office until 4.00 P.M. on Monday, February 13, 1911, for the work mentioned.

Plans, specifications and forms of contract can be seen and forms of tender obtained at the office of Mr. Thos. Hastings, Clerk of Works, Postal Station F, Yonge St., Toronto, and at this Department.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures, stating their occupations and places of residence. In the case of firms, the actual signature, the nature of the occupation, and place of residence of each member of the firm must be given.

Each tender must be accompanied by an accepted cheque on a chartered bank, made payable to the order of the Honourable the Minister of Public Works, equal to ten per cent. (10 p.c.) of the amount of the tender, which will be forfeited if the person tendering declines to enter into a contract when called upon to do so, or fail to complete the work contracted for. If the tender is not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order, R. O. DESROCHERS, Secretary.

Department of Public Works, Ottawa, January 31, 1911.

Newspapers will not be paid for this advertisement if they insert it without authority from the Department.

TO THE HEART OF NEW YORK VIA GRAND TRUNK, LEHIGH VALLEY R.R., AND TUBES.

The Hudson & Manhattan R.R. Company's new uptown terminal station in New York City is situated at Greeley Square, Broadway, Sixth Avenue, Thirty-second and Thirty-third Streets, in the heart of the hotel, theatre, and shopping districts. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt means of reaching this district by the Hudson River tube trains, leaving Jersey City terminal (directly underneath train floor) every three minutes. Trains leave Toronto 4.32 p.m. and 6.10 p.m. "Only double-track route."

Secure tickets, berth reservations and full information Grand Trunk City Ticket Office, northwest corner King and Yonge Streets. Phone Main 4200.

Some fellows seem to lose sight of the fact that it's the night before that makes the morning after.

Columbini, sang and acted the role of the lover predestined to death, in a really moving and adequate manner, and Signor Pimazzoni's Scarpa was not only finely sung but possessed an evil intensity on the acting side of it.

Of a different inspiration was Massenet's "Manon." Let me confess that with the best intentions in the world I could not get interested in it. Some of its numbers which give range to the most exquisite vocal art are delightful on the concert platform, but its score is at no moment truly dramatic. It is a sort of singing contest between Manon and Des Grieux—in which the fortissimos and the pianissimos and the cadences occur with logical propriety; which is not devoid of some melody and delicate harmony. But there is not a tear, nor a real surge of passion in the whole score. Madame Alda, who is the possessor of a soprano voice of smooth velvety and winning quality was absolutely correct in most things (despite a tendency to go flat) but she did nothing to remove the impression of absolute artificiality which the work conveys. Mr. Louis Deru, a tenor of exceptional refinement and artistry, despite the fact that his voice is uneven was excellent as Des Grieux, and Messrs. Varillat and Autori were also adequate in what they did.

Inferior as it is to "Manon," and indeed to all the other works heard during the week, Mascagni's "Amico Fritz" showed itself in one respect superior to Massenet's opera. It actually does possess vital dramatic recitative, something which the French man apparently could not attain to. "Amico Fritz" is one of Mascagni's earliest works and his genius has proven itself entirely foreign to the idyl of Erckmann Chatrian. His score seems coarse in comparison with the refinements of Massenet and Puccini. The best part of it is a pastoral intermezzo exquisitely interpreted by Signor Jacchia and his orchestra. The tale as cast in dramatic form possesses no dramatic interest. For the versatile Ferrabini it may be said, however, that her simplicity as the blonde Alsatian peasant girl, almost deceived those who had heard her as Tosca the night before.

From the standpoint of sheer melody few French works surpass the "Lakme" of Leo Delibes, though for various reasons it is unsuitable for presentation by a travelling opera company. It was originally designed as a vehicle for gorgeous spectacular display. The second act demands all the gorgeousness of a great Oriental fete; the third and last in which the heroine eats the lotus root, calls for a tropical jungle with a pool surrounded by lilies. It is said that in one production in Paris, twenty years or more ago, live tigers were shown moving in the jungle—the bars of their cage being cunningly concealed by the tropical scenery. The resources of the Montreal company in scenery and chorus are inadequate for the work. Its dramatic interest is also slender. Its lyrical beauties, however, serve to carry it along and its orchestral score is of delicate and sustained loveliness.

Mr. Deru really distinguished himself by his fine singing of the role of the enamored British officer, Gerald, and Henri Varillat made a fine and effective figure of Nilakantha the fanatical Brahmin priest who uses his daughter as a decoy to compass the lad's death. The Lakme, Miss Alice Michot, was amateurish but promising as an actress. She sang the so-called "Bell Song" with some skill, but her voice, though pretty and flexible, was too light for the dramatic passages. The interpretation of the score by Signor Jacchia was charming at all times.

Allusion has been made to the performance of "Carmen" which closed the week and in which the services of the brilliant artist, Edmond Clement, were enlisted for the role of Don Jose. He is by far the finest interpreter of the part the local public has seen. The tenors that Madame Calve brought with her on the occasions when she presented the opera here, though perhaps his equal in the matter of voice, possessed no such intellectual power or dramatic significance as he imparted to every phrase he had to sing. His is a voice of much brilliance, handled with skill of a finished executant. In his impassioned appeals to Carmen it had a most moving quality. His great achievement, however, is the manner in which he subtly depicts the transformation of the dapper and genial little soldier into murderous vagabond and outcast. It is acting essentially great. Sordid as the story of Carmen is it is illumined not only by its marvellously expressive music, but by the fact that its story has been accepted as symbolical of an eternal truth with which King Solomon deals in the seventh chapter of Proverbs. The opportunities it provides for the actress of skill and temperament are limitless. The witchery and mobility of Ferrabini's countenance, the intensity of her singing, her subtlety in the quasi-spoken passages, and her

general verve make her a remarkable interpreter of the gypsy enchantress. The weak spot in the cast was the Toreador, whose voice was in inverse ratio to his physical bulk.

THE recent attempt of the National Chorus and its conductor, Dr. Albert Ham, to revive the waning interest in unaccompanied choral singing was successful beyond all expectations and demonstrated that although we have grown accustomed to more grandiose works there is still a large public for the short choral forms in which English composers especially have long excelled. It was a tribute to Dr. Ham's skill as a programme builder that he made his lengthy series of offerings so interesting from first to last. The National Chorus of 1911 is vocally one of the finest bodies of voices ever assembled in Toronto. The men's choir is throughout a most admirable ensemble and the women's voices do not fall far behind them in quality, the alto section being especially rich. The general balance was superb. The refinement of their phrasing, the beauty of the tonal quality and the exceptional purity of their enunciation also impressed every listener. The thirty-five boys who sang as an augmenting force in several numbers not only possessed exquisite voices but they were so perfectly trained that in certain numbers they seemed to sing as one individual. As was to be expected, Dr. Ham's interpretations of such ecclesiastical numbers as "Send Out Thy Light" (Gounod), "Morning Song of Praise" (Max Bruch), and "Why Fiercely Rage the Heathen" (Mendelssohn), were characterized by rare dignity and beauty of expression. The choir answered to his baton with admirable precision and was particularly happy in its shading and in its effects of contrast. Particularly lovely in its lightness and charm was Theo Wendt's "Ballade of Spring" in which effects from Beethoven's Pastoral Symphony are introduced, and the other numbers of a light character were sung with impeccable charm. The boys were especially fine in their individual numbers "Make the Car of a Golden King Cup" and in Mendelssohn's "Ave Maria." The men's chorus was also extremely happy in Dr. Ham's own composition "I Heard the Voice of Jesus Say."

As ever, Miss Margaret Keyes the well known mezzo-soprano, proved herself an exquisite interpreter. Her first group of numbers was of genuine interest, especially Leoncavallo's "Song of Musetta" and Strauss's "Schlegende." Some of her numbers in the second group seemed rather trashy for an artist of her capacity. Much was expected of the pianiste, Yolanda Mero, and she unquestionably revealed great powers as an executant. There is no doubt a reaction in the musical world against the emotional pianist and in favor of the calmly intellectual interpreter. Miss Mero, however, struck one as too

"That's Good"

This unique photograph was taken by one of W. & A. Gilbey's representatives in Central Africa. Needless to say, the bottle, the contents of which is being so much appreciated by the tiger cub, contained milk when the photo was taken. The famous "Spey Royal" Scotch Whisky can be obtained in every part of the world.



"SPEY ROYAL" is sold by all the Leading Wine Merchants in Toronto

academic; despite her highly developed gifts she was "icily regular." For instance in her playing of the Chopin Scherzo in C sharp minor there was no touch of spontaneity or of that *tempo rubato* which the composer seems to demand. Nevertheless in a season when pianists of distinction have been very scarce, so accomplished an artist could not fail to excite a good deal of interest.

JULIAN ELTINGE is something new in the line of female impersonators. Those who have gained fame hitherto in this line of activity have in reality been burlesquers. The type of desiccated ballet dancer that the late Charles Postelle and the living Ross Snow used to make so ludicrous, the eccentric old maid that Neil Burgess created, the curious old lady that W. S. Penley and Etienne Girardot depicted in "Charley's Aunt,"—these were never for an instant intended to deceive anybody. The extremely pretty girl that Julian Eltinge delineates is in every sense deceptive—quite as much so as some of the male sopranos of the eighteenth century who used to sing prima donna roles in feminine garb. The contemporaries of Handel thought nothing of seeing men play women's parts in Italian opera, and it is surmised that in Shakespeare's time there were men more skilful than Eltinge to impersonate Rosalind and Juliet. At least one actor of the seventeenth century, Charles Hart, won permanent fame in the annals of the stage by his poetic delineations of girlhood. Other times, other manners. Even though Eltinge could act Juliet with the genius of a Terry or a Marlowe, he would not be tolerated today. In such a lively farce as "The Fascinating Widow," however, he is entirely acceptable. He avoids delicacy, for which there is always

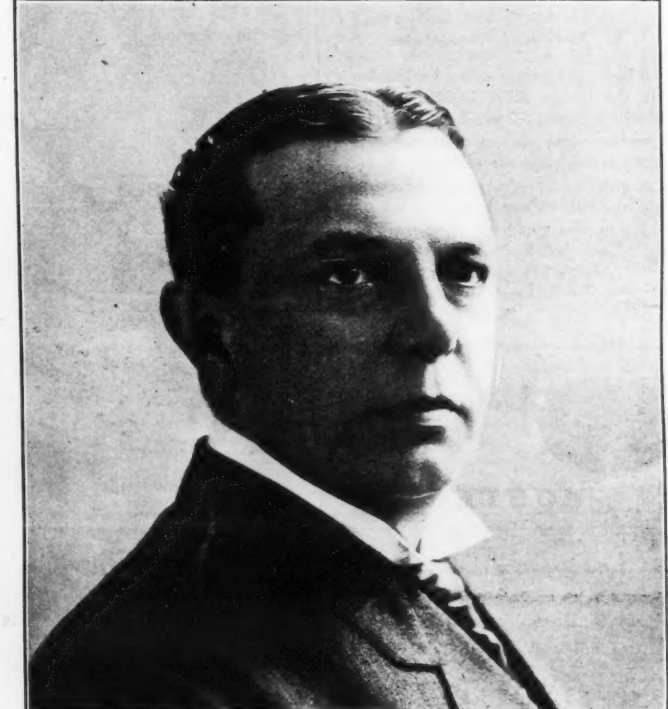
an opening where a man is playing a woman's part, and with his associates provides genuine entertainment. His company is quite adequate to the demands made on it and Eddie Garvie is genuinely unctuous and amusing.

Hector Chasbrouth
(See also pages 15 and 32).

WINTER RESORTS.
To the many who are compelled to

seek a warmer climate the attractions of the Sunny South, California or Mexico appeal to the majority, and, before deciding, if you will drop in and see C. E. Horning, the City Passenger and Ticket Agent of the Grand Trunk, at the northwest corner King and Yonge Streets (Phone Main 4200), he will save you lots of trouble and arrange for a comfortable trip.

"Millions for Defence," is an admirable motto for the lawyer who is retained at that end of the case.



EUGENE COWLES.
The eminent basso who will sing a prominent role in Victor Herbert's song-play, "When Sweet Sixteen," at the Princess Theatre next week.

CALABASH

Virginia Cigarettes

We recommend these cigarettes to the cultured smoker. Highest quality Finest Workmanship; perfect flavor.



15¢ Per box of Ten (cork tips)

RESTFUL

is the word applied to a room where wall papers, draperies, furniture coverings and carpet, all blend into one artistic whole. Only an artist can produce such an effect. We employ skilled artists who will go into your home and advise you as to materials, colorings, etc.

THE
**Thornton-Smith
COMPANY**
11 King St. W., Toronto

Home Improvements

Tasty decoration makes the home more agreeable and considerably increases its intrinsic value. Ask for an estimate.

Office Phone, M. 2677.
Residence Phone, Col. 435.
JAMES J. O'HEARN & SON
DECORATORS
249 QUEEN ST. WEST

Mary had a little lamb,
Of fleecy wool he'd lots,
The moths got into lamby's wool,
And made baldheaded spots.

Did Mary get hair restorer for the lamb? No, she bought KEATINGS POWDER. (It Kills Bugs.) It is odorless, stainless and harmless, but a certain exterminator of every form of insect life. Rids moths from the most delicate fabrics without injuring them in the slightest. Get the genuine. Made in England. For sale by all Druggists in Tins only, 10, 15, 20, 25 cts.



FOSTER
PRESCRIPTION OPTICIAN
Tel. Main 4348. 15 Queen E.

"The quality goes in before the name goes on."

**BREDIN'S
Home-Made
BREAD**

The maximum of goodness should be the first consideration in choosing the family loaf.

And goodness means sweetness, uniformity in quality, wholesomeness, nutriment and a fine flavor.

The experience of thousands of families in Toronto is that Bredin's Home-made bread covers all the "Goodness" that the most skilled bakers—with the most up-to-date appliances, can produce in the largest and best equipped baking plant in Canada. Two small breads—5 cents. Phones College 741 and Parkdale 1585.

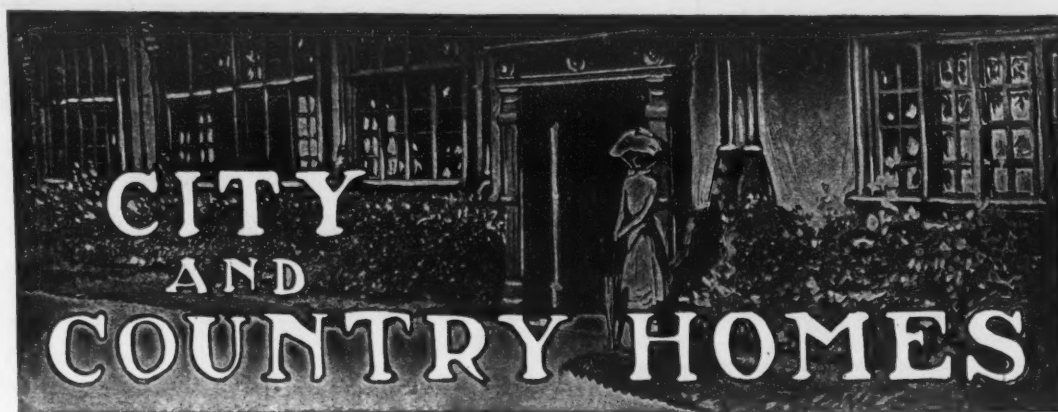
His Salad Days.

NEBUCHADNEZZAR was eating grass.

"Anyway, I can ask friends to dinner unexpectedly without being afraid the grub won't go 'round," he boasted.

Thus we see every cloud, etc.

August 14 was a red letter day for Chinnaman, Corea, for on that day the whistle of a locomotive was heard for the first time at that flourishing port. The road, thirty-four miles long, was built by Japanese engineers.

**A Design for a Narrow Lot.**

THE narrow lot is not the most infrequent nor the least vexatious of the architect's problem in house-planning, yet when such limited advantages are sometimes obtain are fully taken into consideration, the undertaking of a residence to fit a site of this character is not wholly destitute of opportunities for individuality and highly pleasing results. In the residence of F. A. Coryell, Jameson avenue, Toronto, illustrated herewith, the designers, Messrs. Chadwick & Beckett, have not only admirably met the conditions imposed by a somewhat restricted site, but have produced a structure that is eminently satisfactory both in its design and architectural setting.

The lot of this house is 40 by 200 feet, running east and west with the approach from Jameson avenue on the east. To the south is the lake with two parallel lots intervening on which the houses are so situated as to provide an unbroken vista between the two. In order to take advantage of this opening, it was decided in planning Mr. Coryell's residence to set the structure slightly back on its site with the main elevation and entrance to the south. By doing

"Do you mean to say that Mr. Scadds has given over such a beautiful mansion to the occupancy of mere workmen?"

"Certainly not. They are working on the house, putting the finishing touches."

"But I understood you to say that Mr. Scadds was doing the work."

"Not at all. Mr. Scadds does no work. Mr. Scadds is a gentleman."

"I beg your pardon, but I am quite sure you said Mr. Scadds was building the house."

"I did, but that doesn't mean that he is doing the work."

"Then, what has he to do with the matter?"

"He merely approves the original plans and furnishes the money. Mr. Scadds himself is in Europe. His agents here attend to the details."

"Then who is really building the house?"

"It doesn't matter who is really building it."

"How strange!"

"It doesn't matter who does the work. The only thing



Residence of F. A. Coryell, Jameson avenue, Toronto. Chadwick & Beckett, Architects.

this it was possible to adopt an arrangement giving all main rooms the benefit of an unusually splendid outlook, in addition to keeping the entrance private, and providing ample space on either side.

In the exterior construction, the house is of red brick with white mortar joints for the lower story and cement plaster on metallic lath above; the roof and wood-work being stained brown and the entrance and window sashes finished in white paint.

Who?

"What a beautiful house!"

"Yes, it is a most elegant mansion."

"Who is building it?"

"It is being built by Mr. J. Montgomery Scadds."

"I should like to meet him, for I want to get some one to build a house for me."

"Oh, but Mr. Scadds does not build houses for other people."

"How selfish! A man who can build so well ought to be anxious to cover the whole face of the earth with his handiwork. But who are those unkempt-looking people coming out of the house?"

"Those are workmen."

that matters is who gets the benefit of the work.—New York Life.

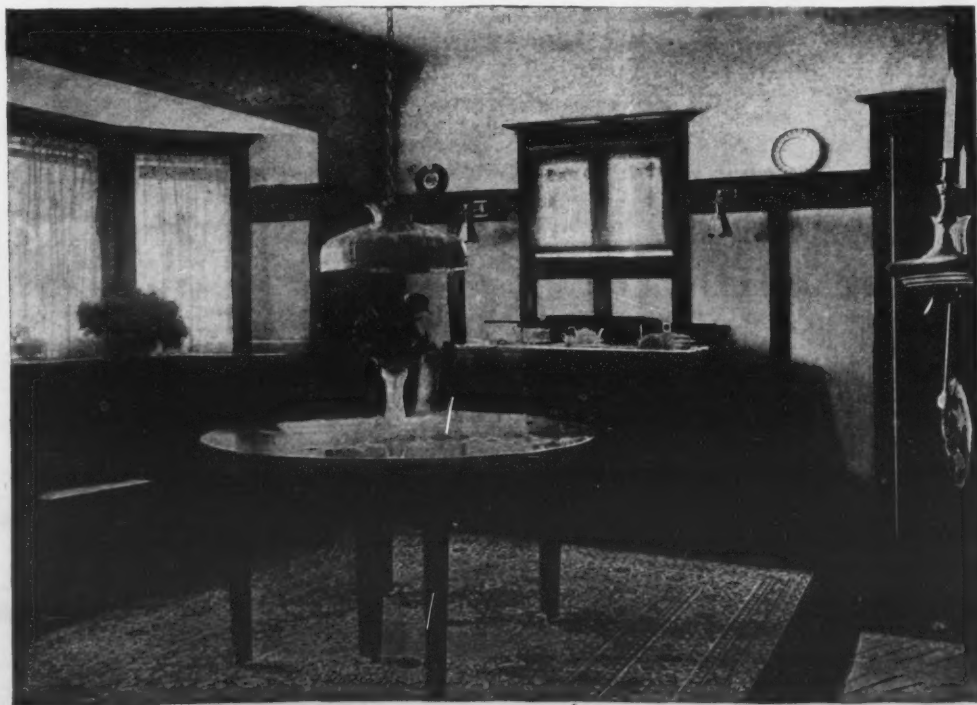
Matthew Arnold's Tree.

DISCUSSION has been revived as to the identity of the "umbrella tree," which from a point on the low surrounding hills overlooks the towers and spires of Oxford, with the "signal elm" of Matthew Arnold's "Thyrsis."

Claridge Druce, the well known Oxford botanist, believes that the umbrella tree is really the tree that Arnold had in mind when he wrote the poem, but he has to admit that it is not an elm, but an oak, though it is trimmed in a fashion which makes it resemble an elm closely enough to deceive a casual observer. The tree is in some danger from the builder, for modern villas are springing up fast over the Thyrsis country and a large house has quite recently been built within a few hundred yards of the tree itself.—Westminster Gazette.

Let us not be serious. There are serious matters, but we are too trifling to discover them.

Two cures for Love—seeing the loved one, and not seeing the loved one. The former is more effective.



Dining room, residence of F. A. Coryell, Jameson avenue, Toronto. Finished in mahogany stained gum wood with wall panels of light green muslin and grey stucco ceiling. Chadwick & Beckett, Architects.

NATURAL LAXATIVE

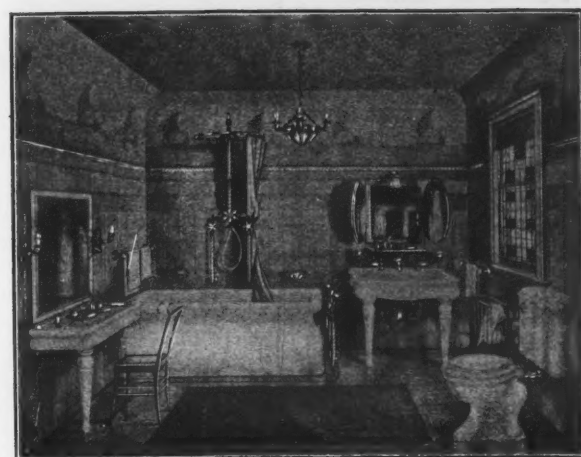
Hunyadi János

MINERAL WATER

For Sale
at All
Druggists
and
Chemists

A gentle and wholesome Laxative Water plays an important part in maintaining good health. It regulates and tones up the system. Try a bottle and drink half a glass on arising in the morning.

A Bottle
Contains
Many
Doses

"ALEXANDRA" WARE**IT IS NECESSARY**

that your bathroom fixtures should be both sanitary and durable. Modern Bathrooms are artistic in appearance as well. In selecting the fixtures and appointments for your bathroom, you will undoubtedly want the most modern ideas in enamel-ware construction. We would like you to ask your architect or plumber, or to send direct to us for information about

"ALEXANDRA" WARE

It is hygienic, cannot crack, and in appearance lends itself to the pleasing and artistic decoration of your home.

Get our ideas.

The Standard Ideal Company, Ltd.

119 King Street East.

Sales Offices and Show Rooms: Head Office and Factories:
Toronto, Montreal, Winnipeg. Port Hope, Canada.

**O'Keefe's****Stout Is Extra Mild**

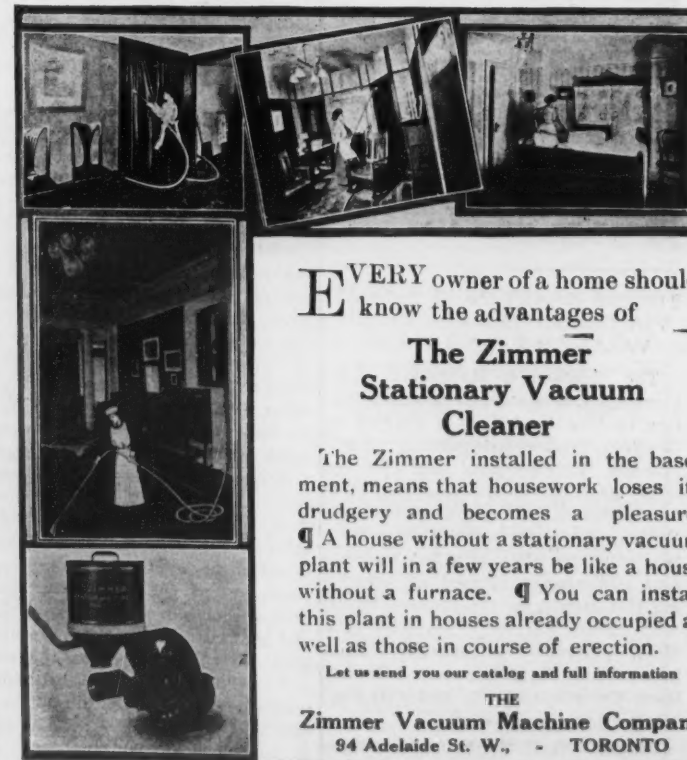
Those who prefer English Porter to Ale, will find O'Keefe's Stout uncommonly delicious.

It has the rich flavor of the finest imported porter—but, being extra mild, will not make you bilious.

All bottles sealed with Crown stoppers to prevent cork and tinfoil getting in your glass. Sold everywhere.

"The Stout That Is Always O.K."

THE O'KEEFE'S BREWERY CO. Limited,
TORONTO.

**EVERY owner of a home should
know the advantages of
The Zimmer
Stationary Vacuum
Cleaner**

The Zimmer installed in the basement, means that housework loses its drudgery and becomes a pleasure. A house without a stationary vacuum plant will in a few years be like a house without a furnace. You can install this plant in houses already occupied as well as those in course of erection.

Let us send you our catalog and full information

THE
Zimmer Vacuum Machine Company
94 Adelaide St. W., - TORONTO

THERE is a characteristic story graphy." Mary was ready with her of a school mistress chiding a answer: "My mother never learned little lassie for her backwardness in jography and she's married. My geography. "Mary," she said, "I sister Sally never learned jography shall have to write your mother and and she's married. You learned jog- tell her how poor you are in geo- graphy and you ain't."

LONDON LETTER

LONDON, January 14, 1911.

ARRANGEMENTS for the Coronation are going on briskly, and if only the weather is willing to show what an English June can do when it tries, the processions on the two days, June 22nd and June 23rd, should be wonderful sights. A most interesting squabble is going on at present about the opening of the new Admiralty arch from the Processional Road, leading from Buckingham Palace, into Charing Cross. On the Palace side the arch is handsome and imposing, but on the Charing Cross side the view is much spoiled and the dignity of the arch marred by the surroundings. It was hoped that the powers that be could come to some arrangements whereby the money could be raised to purchase the shabby buildings and have them destroyed, so that the arch could be seen in all its grandeur. The London County Council, commonly known as the L.C.C., and the City of Westminster are willing to provide part of the money required, if the Government will make up the amount. This the Government is unwilling to do, declaring that the clearing of the Trafalgar Square entrance is something for the local authorities to attend to. If the Government does not contribute then the great procession will have to pass through the Horse Guards Arch, as has been the custom for all royal processions to do, instead of through the new one.

The King has now approved of the proposed routes for the Coronation procession, and that on the following day. On the first day the procession will pass from the Palace into the Mall, St. James' Park, then from Horse Guards Parade into Whitehall, and so to the Abbey. Returning it will pass through Whitehall again, and thence to Charing Cross, Cockspur Street, Pall Mall, St. James's Street, Piccadilly, Hyde Park corner, and Constitution Hill, back to the Palace. It will be seen that there are to be no lack of opportunities to view this wonderful procession, for on Constitution Hill, the Mall and Hyde Park corner alone, thousands can be accommodated. On the following day the King and Queen make their royal progress through the city as well as the neighborhood of the Palace. Seven miles of a pageant with the visiting Princes, the soldiers and sailors, the troops from the Overseas Dominions, and many bands, will pass walking, that all may see. The King, the Earl Marshal, the War Office, the India Office and the Colonial Office are arranging the procession, which will attract hundreds of thousands of visitors from all over the world.

Besides the great processions named there will be a state visit to the Guildhall, and a naval review at Spithead, a gala performance at the Opera, and special theatrical performances in which will be seen the stars of the London stage.

Hotels, boarding houses, lodgings, and flats will be in great demand this summer, and many people are proposing to let their houses or flats for the few weeks during which the great festivities take place, and share to some extent in the general prosperity.

IMMENSE interest is being taken in the idea of an all-British Shopping Week, to be held—if this is the right expression for a week!—during March. At that time a certain number of important places of business will sell nothing but what is made in the British Empire. The idea of the all-British Shopping Week originated with the Union Jack Industries League, but the interest taken in it has been much encouraged by the articles appearing in the Daily Express, signed "Mary Mortimer Maxwell." The lady in question is really Elizabeth Banks, an American journalist, who fifteen or sixteen years ago, made some sensation by taking positions as housemaid and as flower girl, etc., in London, and writing a book about it all. More lately she wrote the "Experiences of a Newspaper Girl." For some time past she has specialized on criticising English ways and comparing them with those of the United States. The English people are so indifferent to criticism that they are rather amused than put out to hear from foreign writers what a number of things are done better in other countries. Perhaps to rule over one-fifth of the surface of the globe does make one a bit indifferent to stricture. However, Miss Banks, has done a good deed in opening the eyes of the people to the value and beauty of British-made goods, which may start a fashion for asking if the gown, or silk, or lace is made in British possessions; instead of our needing to be assured that the materials asked for are made in France or Germany.

One suggestion, of which most people would approve, is that a huge map of the Empire should be placed in a prominent position in a window full of British goods. Narrow ribbon should connect each article with the place from which it came, thus teaching several lessons at the same time. It is rather interesting to find, now that the subject is being ventilated, that many goods sold as foreign are really made in England, but the craze for imported articles is such that they command a better sale if labelled "Made in France." People from the United States and Canada find this surprising, considering that English goods sold in those countries are a standard of excellence. It seems to be the old story of prophets not being without honor, etc. M. E. MACL. M.

Brigadier General Walter Howe, U.S.A., was retired December 31, after forty-seven years of service. General Howe was commanding officer of the Department of the Dakotas with headquarters at St. Paul.

NOVELS IN NUTSHELLS

(Continued from page 5.)

He suggested that I should kill myself first and that he should starve himself beside my grave.

But I could not accept the sacrifice.

I offered instead to help him to hang himself beside the river.

He is to think it over. If he does not hang himself he is to shoot himself. I have lent him my father's revolver. How grateful he looked when he took it.

* * *

Next Day.

Why does Otto seem to avoid me? Has he some secret sorrow that I cannot share? To-day he had moved his camp stool to the other side of the meadow. He was in the long grass behind an elderberry bush. At first I did not see him. I thought that he had hanged himself. But he said no. He had forgotten to get a rope. He had tried, he said, to shoot himself. But he had missed himself.

* * *

Five Days Later.

Otto and I are not to die. We are to live; to live and to love one another for ever! We are going away, out into the world together! How happy I am!

Otto and I are to flee together.

When Alexis comes we shall be gone; we shall be far away.

I have said to Otto that I will fly with him and he has said yes.

I told him that we would go out into the world together; empty-handed we would fare forth together and defy the world. I said that he should be my knight-errant, my paladin!

Otto said he would be it.

He has consented. But he says we must not fare forth empty-handed. I do not know why he thinks this, but he is firm and I yield to my lord. He is making all our preparations.

Each morning I bring to the meadow a little bundle of my things and give them to my knight-errant and he takes them to the inn where he is staying.

Last week I brought my jewel case, and yesterday, at his request, I took my money from the bank and brought it to my paladin. It will be so safe with him.

To-day he said that I shall need some little things to remember my father and mother by when we are gone. So I am to take my father's gold watch while he is asleep. My hero! How thoughtful he is of my happiness.

* * *

Next Day.

All is ready. To-morrow I am to meet Otto at the meadow with the watch and the rest of the things.

To-morrow night we are to flee together. I am to go down to the little gate at the foot of the garden and Otto will be there.

To-day I have wandered about the house and garden and have said good-bye. I have said good-bye to my Tchupvskja flower and to the birds and the bees.

To-morrow it will be all over.

* * *

Next Evening.

How can I write what has happened! My soul is shattered to its depths.

All that I dreaded most has happened. How can I live.

Alexis has come back. He and Otto have fought.

Ah God! it has been terrible.

I stood with Otto in the meadow. I had brought him the watch, and I gave it to him and all my love and my life with it.

Then, as we stood, I turned and saw Alexis Alexovitch striding towards us through the grass. How tall and soldierly he looked! And the thought flashed through my mind that if Otto killed him he would be lying there, a dead, inanimate thing.

"Go, Otto," I cried, "go, if you stay you will kill him."

Otto looked and saw Alexis coming. He turned one glance at me: his face was full of infinite meaning.

Then, for my sake, he ran. How noble he looked as he ran. Brave heart! he dared not stay and risk the outburst of his anger.

But Alexis overtook him.

Then beside the river bank they fought. Ah! but it was terrible to see them fight. Is it not awful when men fight together.

I could only stand and wring my hands and look on in agony!

First, Alexis seized Otto by the waistband of his trousers and swung him around and around in the air. I could see Otto's face as he went round: the same mute courage was written on it as when he turned to run. Alexis swung Otto round and round until his waistband broke and he was thrown into the grass.

That was the first part of the fight.

Then Alexis stood beside Otto and kicked him from behind as he lay in the grass, and they fought like that for some time. That was the second part of the fight. Then came the third and last part. Alexis picked up the easel and smashed the picture over Otto's head. It fastened itself like a collar about his neck. Then Alexis picked Otto up with the picture round his neck and threw him into the stream.

He floated!

My paladin!

He floated!

I could see his upturned face as he floated onwards down the stream, through the meadow! It was full of deep resignation.

Then Alexis Alexovitch came to me and gathered me up in his arms and carried me thus across the meadow—he is so tall and strong—and whispered that he loved me, and that to-morrow he would shield me from the world. He carried me thus to the house in his arms among the grass and flowers; and there was my father, Ivan Ivanovitch, and my mother, Katoosha Katooshavitch. And to-morrow I am to marry Alexis. He had brought back from the inn my jewels and my money, and he gave me again the diamond clasp that Otto had taken from my waist.

How can I bear it. Alexis is to take me to Petersburg, and he has bought a beautiful house in the Prospekt, and I am to live in it with him, and we are to be rich, and I am to be presented at the Court of Nicholas Romanoff and his wife. Ah! Is it not dreadful?

And I can only think of Otto floating down the stream with the easel about his neck. From the little river he will float into the Dnieper, and from the Dnieper into the Bug, and from the Bug he will float down the Volga, and from the Volga into the Caspian Sea. And from the Caspian Sea there is no outlet, and Otto will float round and round it forever.

Is it not dreadful?

It's Safe to Rely Upon a Chalmers MOTOR CAR

Chalmers MOTOR CARS

have reached the point in their development where only minor changes in body and motor are possible. These changes, however, have added much to the efficiency and beauty of the 1911 model.

The Chalmers for 1911 has all the power you can use. The body is roomy, whatever the type. The finish and the quality of materials equal those of much more expensive cars.

Improvements have been made in the ignition system; the clutch has been shortened to reduce vibration; the brake has been increased in power; the pitch of the seats has been changed a little, etc. Other less noticeable improvements of the motor, control system, or body, place the new model far ahead of that of the preceding year, although the two are identical in all the essential features.

The many points of excellence in structure and finish can best be appreciated after a demonstration at the Eaton Garage on Albert Street. In our showrooms are cars of the various styles for your inspection.



Chalmers MOTOR CARS

must not be classified according to price. Better materials have been used and more care has been given to its perfecting than to the average machine of its price. A motto that has become a rule: "NOT HOW MANY, BUT HOW GOOD."

CHALMERS "30"

FORE-DOOR TOURING CAR \$2,325
TOURING CAR 2,275
PONY TONNEAU 2,375
ROADSTER 2,250
LIMOUSINE 3,800
INSIDE DRIVE COUPE 2,900

CHALMERS "40"

TOURING CAR \$3,750
TORPEDO 4,000
ROADSTER 3,675

GARAGE—ALBERT STREET.

The above prices include Top, Glass Front, Gas Lamp, Prestolite Tank, Spare Tire Irons and Bosch Magneto.

SEE OUR NEW FORE DOOR BODY

THE T. EATON CO. LIMITED
TORONTO CANADA

Chalmers MOTOR CARS

have established new records for cars of their price and power. The "30" Chalmers has never been defeated in any important contest by a car in its class.

The 1910 Glidden Tour

won by a Chalmers "30," practically identical with that we will show you at our showroom, covered 2,851 miles of the roughest roads in America, a distance accomplished by the Chalmers in sixteen days without serious mishap.

The Minneapolis Tribune Trophy, another much coveted prize, was also won under substantially the same conditions.

For The Business Man

who wants a reliable, speedy car of moderate power, handsomely built and comfortable in the highest degree the Chalmers is the ideal Motor Car.



PEDDLING PATENT MEDICINE SHARES TO PUBLIC SCHOOL TEACHERS

(Continued from page 3.)

Adams, the writer of the original Collier's series, dealing with Psychine—the medicine compounded by the Dr. A. T. Slocum Co. of New York City—did so on page 50 of the report, as follows:

"The Slocum Consumption Cure proper consists of a gay-hued substance known as 'Psychine.' Psychine is about 16 per cent. alcohol, and has a dash of strychnine to give the patient his money's worth. Its alluring color is derived from cochineal. It is an infallible and unfailing remedy for consumption. Ozomulsion is also a sure cure, if the literature is to be believed. To cure one's self twice of the same disease savors of reckless extravagance, but as 'a perfect and permanent cure will be the inevitable consequence,' perhaps it is worth the money. It would not do to charge Dr. T. A. Slocum with fraud, because he is, I suppose, as dead as Lydia E. Pinkham; but Mr. A. Frank Richardson is very much alive, and I trust it will be no surprise to him to see here stated that his Ozomulsion makes claims that it cannot support, that his Psychine is considerably worse, and that his whole Slocum Consumption Cure is a fake and a fraud so ludicrous that its continued existence is a brilliant commentary on human credulity."

The greatest medical fake of modern times, Peruna, contains 28 per cent. of alcohol, whereas whisky bottled in bond contains only fifty per cent. of alcohol.

How much alcohol does Psychine contain? According to laboratory results obtained by an analyst of the Provincial Board of Health of Ontario (1908), Psychine is quite largely charged with alcohol—that is to say, it contains a percentage of 15.78.

But whatever the virtues or otherwise of Psychine, that matter is not of first importance at this time. It is

thought that alcohol was in some way antagonistic to tuberculous disease, but the observations of late years indicate clearly that the reverse is the case."

What They Think at a Great Sanitarium.

Dr. Lawrason Brown, of the Adirondack Cottage Sanitarium, Saranac Lake, New York, says: "The objections to the use of alcohol are numerous, and more patients with pulmonary tuberculosis have been harmed than helped by alcohol, especially in cold climates."



Resolution Re Tuberculosis and Alcohol.

At the International Congress on Tuberculosis which met in Paris in 1905, the following resolution was passed: "That in view of the close connection between alcoholism and tuberculosis, this congress strongly emphasizes the importance of combining the fight against tuberculosis with the struggle against alcoholism."

This statement is borne out by a series of figures given by Dr. Bauderon. He enquired into the average amount of alcohol consumed in certain districts of France,

No Ontario Law Covers the Case.

"What provision is there in the Ontario Liquor License Act to regulate the sale of patent medicines containing alcohol?" was the question put to Chief Inspector Johnston by Toronto Saturday Night.

"There is a clause which states that nothing in the Act shall interfere with the sale of a patent medicine in which the percentage of alcohol contained therein shall not be in excess of the amount required to serve as a solvent or preservative of the drugs in the compound. The inference is that any medicine containing more than that required proportion, comes under the Act. We tried some time since to have druggists fined for selling a patent medicine which we found contained some 65 per cent. of alcohol, but the decision went against us. It was held that the medicine could not be classed under the head of liquor, because of the drugs contained in it."

"What is being done to secure special legislation covering the point?"

"Nothing that I know of."

A prominent Toronto druggist was asked what proportion of alcohol would be necessary to hold in solution and preserve drugs contained in the average patent medicine. He replied:—

"About five per cent."

of importance, however, to ascertain in what financial shape the Slocum Company appears to be, because, although few school teachers have so far bought shares of the original issue, it is hard to say how many may have been induced to invest in the new issue of stock which is now being placed, and which principals and others are being asked to buy. It will not be possible to ascertain with exactness how many school teachers may have purchased blocks of the new issue of Slocum shares until the list of new shareholders is filed at the Parliament Buildings, Toronto. In the meantime, the old list filed by the company for 1909 shows, in addition to the other names, the following:

Name.	Address.	Occupation.	Amount of Stock held.
R. H. Eldon	Toronto	High School teacher	\$500
James L. Hughes	Toronto	School Inspector	1,500
P. G. Micht	Toronto	Teacher	500

So that some of our school teachers, at least, are holders of these shares. Originally, the share capital of the company was \$100,000 when the Slocum Company was incorporated in Canada in 1902. Soon after the capital was raised to \$125,000—all common shares, and in July, 1910, the capital was once again increased to \$300,000 by the addition of 1,750 shares of common stock and 1,250 shares of preference 7 per cent. cumulative stock.

What dividends does the company pay?

One agent went around claiming the Slocum concern pays twenty per cent. per year. This, as has been before stated, is a falsehood. The president of the company has made the statement that as high as ten per cent. dividends were paid. Possibly the company has paid ten per cent. But unless SATURDAY NIGHT is very much mistaken, the average earnings of the shares since the inception of the company here, will not begin to reach the sum of ten per cent.

As to the financial strength of this Slocum Company, of what does it consist? To a large degree it consists of a bottle of Psychine—large size. To quality and explain that expression, it may be stated that the assets of the Slocum Company were stated to be at the end of 1909 in the neighborhood of \$190,000, while the liabilities consisted of the share capital, which was \$125,000 and some \$56,000 of due bills, accounts, etc. Apparently, at the end of 1909 there was an excess of assets over liabilities of some \$10,000 or so.

The assets, however, consisted to the extent of about \$125,000 of the item "goodwill" and advertising account, and if one puts the item of "goodwill" alone as representing the sum of only \$75,000, then it would appear at the end of 1909 that assets were \$190,000, of which \$75,000 was goodwill, while liabilities were still \$182,000. How tangible an asset is "goodwill" from an investment point of view?

Not a Cure—But a Cause

(Prepared for Saturday Night by a Well-Known Toronto Physician.)

Alcohol is not a cure of consumption, but it is a cause of consumption. This opinion is held almost universally by those with medical knowledge and scientific training.

Dr. Osler's Opinion.

Dr. William Osler, regius professor of medicine in the University of Oxford, says, under "Treatment of Tuberculosis" in his "Practice of Medicine": "The routine administration of alcohol is not advisable."

Under "Alcohol," Dr. Osler says: "It was formerly

IS THERE A SLOCUM MONUMENT?

The above is a photograph of the monument erected in Pine Grove cemetery to the memory of Lydia E. Pinkham, who died in 1883. Despite her demise many years ago, the owners of the Pinkham Company issue advertising literature supposed to be written by Mrs. Pinkham, as if Mrs. Pinkham were still alive and "holding out her hand to suffering women."

"Not only does the man who indulges in alcohol lay himself open to the chances of tubercular infection, but his children are born with a diminished power of resisting this disease. The children of drinkers are frequently attacked by hip-joint disease, spinal disease, joint swellings, glandular swellings, consumption of the bowels and of the lungs, even although the parents are not tuberculous."

WHAT COLLIER'S WEEKLY SAID ABOUT PSYCHINE.

"The Slocum Consumption Cure proper consists of a gay-hued substance known as 'Psychine.' Psychine is about 16 per cent. alcohol, and has a dash of strychnine to give the patient his money's worth. Its alluring color is derived from cochineal. It is an infallible and unfailing remedy for consumption. Ozomulsion is also a sure cure, if the literature is to be believed. To cure oneself twice of the same disease savors of reckless extravagance, but as 'a perfect and permanent cure will be the inevitable consequence,' perhaps it is worth the money. It would not do to charge Dr. T. A. Slocum with fraud, because he is, I suppose, as dead as Lydia E. Pinkham; but Mr. Frank A. Richardson is very much alive, and I trust it will be no surprise to him to see here stated that his Ozomulsion makes claims that it cannot support, that his Psychine is considerably worse, and that his whole Slocum Consumption Cure is a fake and a fraud so ludicrous that its continued existence is a brilliant commentary on human credulity."

—From "The Great American Fraud," a pamphlet published by the American Medical Association reprinting articles on patent medicines written by Samuel Hopkins Adams for Collier's Weekly. The above is to be found on page 50 of the report.

The Private Apartments at Windsor.

THE private apartments which Their Majesties will occupy when staying at Windsor are the same as those utilized by the late King Edward and Queen Alexandra. They are situated on either side of the Grand Corridor, which runs practically the whole length of the main wing of the Castle. The rooms assigned to Queen Mary are seven in all, and open directly on to the Terrace and gardens, with the stately trees of the Great Park in the distance. The principal apartment is Her Majesty's private drawing-room. This room has just been completely redecorated and refurnished, the prevailing shades being pink, cream and the palest of pale green. Here Queen Mary will receive her intimate friends and take afternoon tea with them. Access to the whole of the private apartments can be gained by means of a special entrance, avoiding the necessity of passing through the State Apartments, which immediately adjoin.

The Queen's bedroom is the one that was used by the late Queen Victoria for many years, but the apartment now presents a very different appearance to what it did in those days. Queen Victoria kept the room in much the same style as it had been during the Georgian era, with rich tapestries on the walls, and dark, cumbersome furniture on every side. The bed itself was a majestic "four-poster" that had been in use for something like two hundred years. Queen Mary has, however, swept all this away and the room is now a pattern of light and airiness. The walls are covered with a light-colored silk, and the bed is of satinwood; while rich silken curtains of deep cream, edged with broad bands of purple, shade the windows. Immediately adjoining this is Her Majesty's boudoir, where dead white is the prevailing shade.

The King's bedroom is directly opposite that of the Queen, and is simple in the extreme. It is essentially the room of a sailor, and the man of action is noted in every corner. The bed is of brass and the hanging of rich crimson. Not far away is His Majesty's private dining-room, a comfortable apartment, where about a dozen chosen friends can be seated with ease. Some rare old furniture is to be seen here, most of which has been in various parts of the Castle for several generations. Upon the massive sideboard, which extends along almost one side of the room, is a fine display of gold and silver plate. All this is the personal property of the King, since the State gold plate is securely locked away in huge safes in the strongest part of the Castle.

Next to the dining-room is His Majesty's Cabinet, where he transacts the State business while staying at the Castle. This remains substantially the same as it was in the last reign, though the personal belongings of the late King have all been carefully removed, and those of King George substituted. It is a bright and cheery little room, with a delightful view of one of the quadrangles. The walls are hidden on every side by row upon row of books, some of which are of very considerable value. His Majesty's writing-table stands in the middle of the room, and is a gift and ormolu affair that was formerly at Hampton Court, and was used by William III.

A SIGNIFICANT FACT.

It is a significant fact well known among our best people and musicians that in homes of refinement the Gerhard Heintzman piano is most frequently seen and heard.

There are good reasons for this: Its construction appeals to the reason, assuring purchasers of long service. Its appearance appeals to their sense of beauty. Its tone satisfies their musician's instinct.

Newest designs of the Gerhard Heintzman Piano can be seen at the firm's new salesrooms, 41-43 Queen St. West, opposite City Hall, or a line will bring you their latest catalogue showing all new models.

NEW PULLMAN RATES APPROVED BY RAILWAY COMMISSION WILL GO INTO EFFECT ON GRAND TRUNK, FEB. 1.

The public will soon have opportunity of saving money by taking upper berths, and in some cases, the rates for lowers have been reduced. The following table shows present and new rates from Toronto to a number of important points:

	Present Rate.	New Rate.
Low. Up. Dr. R. Low. Up. Dr. R.		
Montreal	\$2.00 \$2.00 \$7.00 \$2.00 \$1.00 \$7.00	
Ottawa	2.00 2.00 7.00 1.00 1.00 6.00	
Detroit	3.00 3.00 7.00 1.50 1.50 6.00	
Chicago	3.00 3.00 7.00 2.00 2.00 6.00	
New York	3.50 3.50 7.00 2.50 2.50 6.00	
Cobalt	2.00 2.00 9.00 2.00 1.00 7.00	

The Dominion Bank

PROCEEDINGS OF The Fortieth Annual General Meeting of the Shareholders

The Fortieth Annual General Meeting of The Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, 25th January, 1911.

Among those present were noticed:—
W. D. Matthews, Hon. J. J. Foy, W. R. Brock, A. W. Austin, R. J. Christie, C. A. Bogert, S. Jeffrey (Port Perry), H. W. Willcox (Whitby), J. F. Risley, Cawthra Mulock, J. D. Warde, J. H. Paterson, Dr. Chas. O'Reilly, David Kidd (Hamilton), Thos. Walmsley, James Matthews, F. E. Dingle, H. L. Lovering (Collingwood), W. E. Booth, G. N. Reynolds, Wm. Crocker, Geo. Pim, E. W. Langley, Wm. Ross (Port Perry), J. H. Horsey (Montreal), Dr. John F. Ross, Captain Jessopp, F. H. Gooch, Andrew Semple, J. C. Morrow, Richard Brown, J. F. Kavanagh, W. Cecil Lee, Dr. J. A. McCallum, C. E. Lee, W. C. Harvey, C. C. VanNorman, Dr. F. J. Grasset, David Smith, F. L. Patton (Winnipeg), Chas. Walker, J. T. Small, K.C., S. Samuel, F. D. Benjamin (London, England), H. B. Hodgins, W. V. Carey, W. E. Carswell, Jacob Finkle, Edward Burns, F. E. Macdonald, W. K. Pearce (Hamilton), W. Gibson Cassels, W. C. Crowther, J. Stewart, Peter Macdonald, A. H. Campbell, J. M. Baldwin, Andrew Foulds, F. J. Harris (Hamilton), J. W. B. Walsh, E. Arcey Martin, K.C. (Hamilton), S. Nordheimer, Col. Sir Henry M. Pellatt, Leighton McCarthy, K.C., J. J. Cawthra, R. S. Cassels, J. E. Baillie, R. M. Gray, Victor Cawthra, Wm. Mulock, Wm. Davies, F. D. Brown, C. H. Edwards, J. J. MacLennan, Rev. T. W. Paterson, Wm. McConaghy, Aemilius Baldwin, H. J. Bethune, E. A. Begg, and others.

It was moved by Mr. R. J. Christie, seconded by Mr. H. W. Willcox, that Mr. W. D. Matthews do take the chair, and that C. A. Bogert do act as Secretary.

Messrs. W. Gibson Cassels and A. H. Campbell were appointed scrutineers.

The Secretary read the report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

To the Shareholders:
The Directors beg to present the following Statement of the result of the business of the Bank for the year ending 31st December, 1910:—
Balance of Profit and Loss Account, 31st December, 1909 \$ 295,766 98
Profit for the year ending 31st December, 1910, after deducting charges of management, etc., and making provision for bad and doubtful debts 659,300 58
Making a total of \$ 955,067 56

Which has been disposed of as follows:
Dividend 3 per cent., paid 1st April, 1910 \$120,000 00
Dividend 3 per cent., paid 2nd July, 1910 120,000 00
Dividend 3 per cent., paid 1st October, 1910 120,000 00
Dividend 3 per cent., payable 3rd January, 1911 120,000 00
480,000 00
\$ 475,067 56
170,000 00

Written off Bank Premises \$ 305,067 56
Balance of Profit and Loss carried forward \$ 305,067 56

Your Directors, in submitting the Annual Statement of the affairs of the Bank as on the 31st December, 1910, with the result of the year's business, beg to report that there has been a general substantial growth in every direction. A considerable increase in the net profits will be noted, owing to the satisfactory conditions which have prevailed throughout Canada and the steady demand for banking accommodation from all districts where we are established.

For some time past the Board has had under serious consideration the necessity for the enlargement of our Head Office premises, which have become quite inadequate to meet the present needs of the Bank, without having regard to the ordinary expansion of our business which may be expected in the future. Endeavors were made to secure adjoining lots, but without success. In 1910 an opportunity arose for the acquisition of the land and buildings at the north-east corner of King and Yonge streets—81 feet on King street by 112 feet on Yonge street—and after due deliberation the purchase was completed. It is not the purpose to hold both properties any longer than is necessary, and when a policy for building is decided on, your Directors have every reason to believe that our present premises can be disposed of for an amount which will practically offset the recent outlay.

In addition, suitable buildings were erected last year for Edmonton, Moose Jaw, and Notre Dame avenue, Winnipeg, branches.

These various disbursements have caused a considerable increase in Bank Premises Account, but, following the usual policy, a substantial amount has been written off.

A lot was purchased at Saskatoon, and it is proposed to erect a building at this point and at Calgary during the current year. With the completion of these buildings your Directors are of the opinion that no further immediate expenditures for our Western Branches will be necessary.

It is the intention to erect offices this year in Toronto: At the corner of Dovercourt road and Bloor street, corner of Lee avenue and Queen street, corner of St. Clair avenue and Vaughan road, and the corner of Sherbourne and Bloor streets, where we are already established in temporary premises.

A Branch of the Bank was opened in February last at the corner of St. Lawrence Boulevard and Prince Arthur street, Montreal.

The offices opened in 1909 are making satisfactory progress, and already justify their establishment.

In accordance with the By-law passed by the Shareholders at our Annual Meeting in January last, the par value of the shares of the Bank was on September 1st changed from \$50 to \$100.

The Directors, following their usual custom, have examined and verified the General Balance Sheet of the Bank as on the 31st of December, 1910, and have checked and found to be correct the cash assets, securities and investments shown therein. They have, in addition, given careful scrutiny to all borrowing accounts.

The Branches of the Bank have been inspected in the usual thorough manner during the year.

E. B. OSLER, President.

The Report was adopted.

The thanks of the Shareholders were tendered to the President, Vice-President and Directors, for their services during the year, and to the General Manager and other officers of the Bank, for the efficient performance of their respective duties.

The following gentlemen were duly elected Directors for the ensuing year: Messrs. A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A., W. D. Matthews, A. M. Nanton, and E. B. Osler, M.P.

At a subsequent meeting of the Directors, Mr. E. B. Osler, M.P., was elected President, and Mr. W. D. Matthews, Vice-President for the ensuing term.

GENERAL STATEMENT

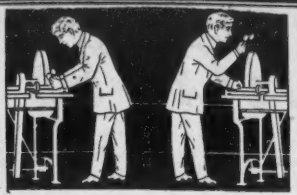
LIABILITIES.	
Notes in Circulation	\$ 3,587,547 00
Deposits not bearing interest	\$ 6,107,370 37
Deposits bearing interest (including interest accrued to date)	43,195,414 29
Deposits by other Banks in Canada	49,202,784 66
Deposits due to Banks in foreign countries	108,901 72
Total Liabilities to the Public	\$53,105,513 05
Capital Stock paid up	4,000,000 00
Reserve Fund	\$ 5,000,000 00
Balance of Profits carried forward	305,067 56
Dividend No. 113, payable 3rd January, 1911	120,000 00
Former Dividends unclaimed	138 00
Reserve for Rebate on Bills Discounted, Exchange, etc.	152,102 26
	\$ 5,777,307 82
	\$62,677,820 87

ASSETS.	
Specie	\$ 1,527,130 28
Dominion Government Demand Notes	5,137,975 25
Notes of and Cheques on other Banks	2,720,115 80
Deposits due from other Banks in Canada	743,343 12
Deposits due by Banks in foreign countries	591,229 73
	11,019,794 18
Provincial Government Securities	452,422 68
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian	652,496 19
Railway and other Bonds, Debentures and Stocks	5,589,103 20
Loans on Call, secured by Stocks and Bonds	4,327,484 20
	22,041,300 45

Bills Discounted and Advances Current	37,920,928 70
Deposits with Dominion Government for Security of Note Circulation	180,551 00
Loans to other Banks in Canada, secured	369,827 98
Overdue Debts (estimated loss provided for)	57,259 23
Real Estate, other than Bank Premises	102,034 81
Bank Premises	18,320 00
Other Assets not included under foregoing heads	7,108 70
	\$ 40,636,520 42
	\$62,677,820 87

C. A. BOGERT, General Manager.

Toronto, 31st December, 1910.



Grinding Our Own Lenses

Is the best form of Eye Insurance for you!

It insures the promptest delivery of glasses, and, more important still, does away with the chance of error, or of mixing prescriptions when the glasses have to be sent away.

No matter how complicated or unusual is the lens you require, we can fix it up for you readily in our own workrooms.

J. Williams
OPTICIAN
131 Yonge Street
Phone 7746
Main

A Grouch

is generally set down as a result of sore head, but it should more often be attributed to sore feet. Buy yourself a pair of

DR. A. REED'S CUSHION SHOES

and defy the grouch. It stands to reason, that if you get rid of the pain and soreness in your feet you will feel better, and that you will be able to take healthful exercise that was hitherto a painful exertion.

Dr. A. Reed's Cushion Shoe has a patent cushion sole, and combines all the other features that make walking a pleasure.

Women's \$5 Men's \$6

Blachfords

114 Yonge St., Toronto

Auto Foot-Warmers

Keep your feet comfortable while motoring or driving by using one of our Auto Foot-Warmers.

Soapstone Foot-Warmers, four sizes, 35c to 50c. : :

Aikenhead's

AIKENHEAD HARDWARE LIMITED
17-19-21 Temperance St.
Wholesale and Retail

ALEX. MILLARD
UNDERTAKER
Private Mortuary
Phone M. 679. 359 YONGE ST.

Births, Marriages and Deaths.

BIRTHS.
SHORT—At Tillsonburg, Ont., on January 21st, to Mr. and Mrs. R. H. Short, a son (Irving Huggill).

MARRIAGES.
DEACON—DIMMICK—At St. Luke's Church, Scranton, Pa., Thursday evening, January 19th, by Bishop Ethelbert Talbot Bishop-elect Rogers Israel, and the Rev. W. R. Beach, of the Church of the Good Shepherd, Dr. Geo. R. Deacon, of Stratford, Ont., to Miss Jeannette Duncan Dimmick, of Scranton, Pa., daughter of Mr. and Mrs. J. B. Dimmick.

CHENOWETH—BURGESS—At the Crescent Street Presbyterian Church, Montreal, on Saturday evening, January 21, 1911, by the Rev. R. W. Dickie, Miss Dora North Burgess, youngest daughter of Dr. T. J. W. Burgess, of Verdun, Que., to Walter R. Chenoweth, of the Bank of Montreal, Montreal.

ALYN MacINTYRE overheard this conversation, which he says is the funniest that man ever spoke:

"Where you been, Murray?"
"To a health resort. Finest place I ever struck. It was simply great."
"Then why did you come away?"
"Oh, I got sick and had to come home."
"Are you going back?"
"You bet. Just as soon as I get well enough."



ANEC DOTAL

THE small crowd of grimy loafers lounged weakly in the little circle of light from the fitfully-flickering lamp about the door. Two or three of them were leaning against a many-colored poster almost unreadable in the gloom. The door swung open—it was never shut—and a dapper figure in a red jersey and peaked cap of the Salvation Army appeared with a cheery greeting:

"Come in, men. Come in and have a warm. Fine treat to-night. Splendid gramophone. All the latest from the halls. Come on in."

One by one they went, irresistibly drawn by the blazing fire. Comic songs and Sousa marches rang nasally through the hall. Then the cheery voice was heard again:

"Now, for some grand opera, gentlemen."

One living derelict who had subsided silently after his arrival from the public house roused himself at the words.

"Opera—grand opera," he muttered, hazily.

The familiar whirr of the gramophone began again, and then a voice from the aluminum horn announced, "Song from 'I Pagliacca,' by Pompey Carlyle the famous tenor of grand opera." As the name of the singer was announced the ragged waif stiffened upright where he sat. Then as the first notes rang out his face held all the agony of a lost soul. Straight to his feet he bounded; then, with a cry, "Stop it, for heaven's sake, stop it!" and with grimy hands pressed over his face, he rushed from the hall, followed by a storm of abuse.

"What's the matter?" queried the Commissioner.

"Queer bloke," answered another waif, still gasping from an attack of coughing which had torn his frail body. "Sings outside pubs—used to be in hopera 'issell. Boozed done it."

"What do you call him?"

"Pompey Carlyle."

"Heavens! it was his own song he heard."

FOOLISH questions and funny answers were under discussion in a Philadelphia police station the other day, and after listening for a while to some amusing instances Sergeant McCoy told the following: Old Pete Flood was the attendant in the Franklin cemetery some years ago, and it became the custom to ask him how business was, just to hear his reply. It came in a heavy bass voice:

"Ain't buried a living soul to-day."

A YOUNG woman rushed up to a young man in Cleveland the other day and shook hands with him cordially. "I have a confession to make to you," she gurgled. "You won't believe it, but I always thought you drank?"

The young man lingered for a clove and tried not to blush.

"And now," she pursued, "I find that you are actually a temperance worker. Now I see you are trying to be modest and deny it, but you can never fool me again. I overheard my brother saying in his slangy way, that you were a great booze fighter!"

Oh, he was in earnest. Why, he said that you had punished more of the stuff than any other ten men in Cleveland. I'm proud to know you, will you ever pardon me for misjudging you?"

She was gone before he got through choking!

A KANSAS senator was in Philadelphia at shad time, and his political friends invited him to a monstrous dinner down the Delaware. The senator had a beautiful time. But he refused to admit that Pennsylvania, as a State, was superior to his loved Kansas or that the products of the East could surpass those of the West. When the planked shad was served the senator eyed it in admiration. "That's a beautiful fish,"

they saved the situation by suddenly exclaiming, "Oh, lager."

A YOUNG minister had obtained a kirk in a mining district in Scotland. After a deal of difficulty he managed to secure lodgings. The first morning following his arrival the landlady knocked at the door with the rather unusual query as to whether he had washed himself.

"Yes," he said. "Why?"

"Because," she replied, calmly, "I'm gaun to mak' a dumpling for the dinner, an' I wad like the len' o' the basin!"

MISS ANNIE S. PECK, the distinguished scholar and mountain climber, describing in one of her addresses in Boston on mountain-



Londoner (to Pat, seeing a Rugby game for the first time): "What do you think of it, Pat?"
Pat: "Begorra, it 'ud be a jewel of a game if they only had ahticks!"—Punch.

he said. "H'm," murmured the Philadelphia politician, who was his principal host, "I guess you don't have fish like that in Kansas, do you?" The senator shook his head. "No," he admitted. "No, we don't have fish like that in Kansas. We don't need 'em. The Lord knows where to send brain food."

NOT long ago there was held in a New England town an exhibition under the auspices of an "ancestral loan society," and among the proud exhibitors was a spinster who showed several fine portraits of her great-grandfather, an officer in our Revolutionary War. A friend was remarking to the spinster that she seemed proud, indeed, of her valiant ancestor. "A brave man!" exclaimed the friend.

"Brave!" repeated the spinster. "Why, he took part in over fifteen engagements, and there was hardly one in which he didn't lose an arm or a leg or something."

A GROUP of normal school girls from an interior New York town were together at a restaurant in Albany, bent upon a lark, which they agreed could best be attained by ordering some real drinks, like the men. The waiter, on being directed to bring "some drinks" all round, asked, "What kind?" The leader replied with firmness, "Cocktails." "Yes, miss," said the waiter; "what kind of cocktails?" This threw the girls into confusion, until one of

cering the strange effect that some mountains have on some men.

"In a word," she said, "it is an effect of mendacity. Thus, in a Boston club one mountaineer said to another:

"So Smith, fat Smith, actually climbed Mont Blanc?"

"Smith? Not he," the other mountaineer replied.

"But he said he did."

"True; but in September, on his return from Chamonix, he only said he'd been to the foot of Mont Blanc. Since then he's gradually lied himself all the way up to the top."

AN elderly gentleman, who knew something of law, lived in an Irish village where no lawyers had ever penetrated, and was in the habit of making the wills of his neighbors. At an early hour one morning he was aroused from his slumber by a knocking at his gate, and, putting his head out of the window, he asked who was there. "It's me, your honor—Paddy Flaherty. I could not get a wink of sleep, thinking of the will I have made." "What's the matter with the will?" asked the lawyer. "Matter indeed!" replied Pat. "Shure, I've not left myself a three-legged stool to sit upon."

SENATOR DASH of Tallapoosa prided himself on his rise from the bottom, for Senator Dash in his youth had worked with the colored men in the cotton fields. Boasting at



Stout Lady: "I'm afraid you are rather young for the situation. Are you sure you could cook dinner for a large party?"
Applicant: "Oh, yes'm. Why, the last party I was with was quite as large as you are."—The Tatler.



The Farmer (who has been "perching" for a couple of days during flood-time): Wonder wot 'll happen when the old mare gets thirsty?

—The Sketch.

Does Your Underwear Suit You?

Are you wearing underclothing that is uncomfortable, ill-fitting, part cotton, that does not keep the body at a uniform temperature.

Better discard it and get an outfit of

Jaeger Pure Wool Underwear

It is the truest economy and will save you many a doctor's bill.



DR. JAEGER'S SANITARY WOOLLEN SYSTEM CO., LIMITED

231 Yonge Street, Toronto
316 St. Catherine St. West, Montreal.
Steele Block, Portage Ave., Winnipeg.

Antiques

ANY ROOM IN YOUR HOME

can be given a personality of its own, can be made to look different from any other room you have ever seen, if the furniture and fittings are selected from the stock of the Jenkins' Galleries.

We have furniture, glassware, china, old prints, engravings, everything in fact,—representing all periods in decorative art. Here you can select for your home, furnishings that are genuine and good, and which through their rarity, lend an air of distinction to any room.

B. M. & T. Jenkins

Antique Gallery, 422-424 Yonge St.
Branches—Philip Sq., Montreal London & Birmingham, Eng.

Michie's Superfine Olive Oil

It is not sufficient to require only pureness in olive oil, as even pure oils differ considerably in quality.

Much depends on the nature of the soil where the trees grow; the kind of olive from which the oil is pressed; the proper ripeness of the olive, and the care taken in gathering and pressing the fruit; and several other conditions of climate, of cleanliness, of care, and of expert knowledge.

We have several good brands of olive oil, all of which we have reason to believe to be pure.

And one in particular, so fine, and light and delicate that we sell it with unqualified recommendation and absolute guarantee.

MICHIE & CO., Ltd.

7 King St. West, Toronto

Established 76 years

The Makers' Guarantee

WE manufacture the goods we offer for sale in our store. We know that the material and workmanship that goes into the production of our various designs, is the best that can be obtained. So we stand behind our products with a guarantee that they will suit you in every particular.

Electric Portables and Domes

Original and beautiful combinations in metal and glass. These are regularly sold for \$25.00, but we are now offering them at \$15.

Electric Toasters and Irons

These are necessities in every household where electricity is used. An electric toaster is just the thing for impromptu luncheons and these we are offering at \$3.00.

In our showrooms will be found everything in the electrical line necessary for the completion of the well ordered home.

Our staff of courteous experts are always on hand to give our patrons the benefit of their ideas.

All fixtures bought from our store are installed free of charge.

MORDEN & COMPANY, 80 KING STREET WEST



Motoring Directory

HERRESHOFF-FRASER SALES CO.
692 YONGE ST., TORONTO
Phone North 2431 L.W. Fraser, Manager

FOR A TAXI

PHONE MAIN 6921

a political meeting about his rise, the senator singled out Uncle Calhoun all, uncle, was I, or was I not, a Webster among his audience and good man in the cotton fields?" "Yo' said: "I see before me old Calhoun Webster, beside whom, in the broiling Southern sun, I toiled day after day. Now, ladies and gentlemen, I appeal to Uncle Calhoun. Tell us

The Bookshelf



"Memoirs of the Duchesse de Dino." Third series, 1841-50, edited by the Princess Radziwill. Published by William Heinemann, London.

EMERSON advised students to keep a diary. He regarded it as one of the means of acquiring wisdom. And certainly, whether students keep diaries or not, the advice is one which should be followed by those in high places, who are brought into contact with great people and great events. It is a great means of acquiring wisdom for posterity. But, of course, it is only the exceptional person whose diary would make such excellent and varied reading as that of the Duchesse de Dino, the third volume of which has recently been issued.

This third series of the memoirs of Talleyrand's niece covers the period between 1841 and 1850, when all Europe was stirred by a mighty unrest, and when forces that had gone into reaction after the fury of the French Revolution again asserted themselves throughout the Continent and even in England. It was a troublesome and interesting time, and the Duchesse de Dino—though an old woman—was in an excellent position to watch its progress through the intimate relations she enjoyed with so many of the great families and most distinguished men of Europe. And the breadth of her interest is shown in the space which she devotes to politics, when most people at her age would have thought of little except their personal comforts or discomforts, how their pet symptoms were getting on, what the various doctors ordered, the idiosyncrasy and criminality of servants, the neglect of relatives, and all the selfish interests of old age. But the Duchesse de Dino was not a selfish woman, and she had lived too long with that great and unscrupulous man to narrow her mind to the affairs of herself or her family. The result is that her diary makes very interesting reading, to anyone who is at all familiar with the history of the times.

At the opening of this part of her diary, the Duchesse was living in retirement at Rochecotte. The attitude of her mind is well shown in the following passage:

"My children came to dinner with me and after they had gone I went to bed. I might go into society if I pleased, or give receptions here, but I have an invincible dislike to these functions, and the hour during which I am at home to friends seems to me the longest of the day. Our dear M. de Talleyrand, whose insight was so profound and who spoke more truly of everyone than I realized at the time, told me very correctly that when my children were married I should fall out of society. As a matter of fact, I can no longer endure it. My priest, my White Sisters, my garden, my poor people and my workmen, are enough for me."

Still, in spite of this professed love of retirement, the Duchesse was a most indefatigable traveller, and always made a point of mixing with the best people wherever she happened to be. Here is her account of a visit from Prince Metternich in Vienna: "I went back to my house yesterday at two o'clock in the afternoon to await Prince Metternich who had sent word to say that he would come at that time. He kept his appointment and I did not find him greatly changed. It is a real pleasure to see him again and to find him in possession of all his freshness of mind, his power of judgment, his wide knowledge of men and affairs, and his genial kindness to myself which has never varied. He stayed for two hours upon which I look back with great pleasure. As a rule he never pays personal visits."

Of society at Vienna in 1841 she says:

"I was especially struck at Vienna by the manner in which men and

women commonly address one another by their baptismal names; however slight acquaintance is, provided people belong to the same clique, family names disappear, and to use them is thought a mark of bad taste. Women are constantly kissing one another and invariably upon the lips, which I think horrible. Men continually kiss ladies' hands, and at first sight society seems to be composed of brothers and sisters. I am astonished that anything remains of my hands; and my cheeks, which I try to substitute for my lips, have suffered a perfect martyrdom. The coquetry of the women at Vienna is obvious, nor is any attempt made to disguise it, though the churches are full and the confessionals besieged; but there is no appearance of real devotion, and the sincere and active faith of the Royal Family has no influence upon society, which displays its independence by habitual opposition to the Court."

The last days of a reigning belle are shown in this brief sketch of Madame Recamier in her old age:

"There is an ancient celebrity here (at Maintenon) in the person of Madame Recamier, who cannot speak in consequence of a neuralgic affection in her face. She wears a perpetual smile which is somewhat wearying. M. Ampere, a distinguished professor and a great favorite of Madame Recamier who takes him about with her, is a witty and lively character, though with no distinction of manner. M. Brifant, a pale member of the Academy and also a satellite of Madame Recamier, is here reading tragedies of his own composition."

Talking about a famous sermon on decency in dress by the great Jesuit preacher Ravignan, the Duchesse quotes a witty saying of Talleyrand:

"My late uncle M. de Talleyrand, when I began to take Pauline (her daughter) in society, advised me most seriously to respect the decencies of dress and said to me on this subject, expressing almost the same ideas as

and going from door to door saying that he is a poor emigre, and cursing the Sovereign whom he represented six days ago. He does not thereby improve his position."

These extracts are enough to give some idea of the quality of this very interesting volume. Those who have read the first and second series will not need any reminder of the merit and attractiveness of these memoirs. Those who have not would do well to make the acquaintance of this *grande dame*, who knew almost everyone worth while in her day, who saw from a splendid vantage-point the movements of a critical period, and who knew how to write about them with verve and grace.

"Dixie Hart," a story of Georgia, by Will N. Harben, author of "Gilbert Neal," "Abner Daniel," etc. Published by Harper & Brothers, New York.

FOR a long time—lo, these many years—a story of the South has meant a romance in which a handsome Northern officer and a lovely Southerness with a proud soul and dreamy dark eyes have wooed and repulsed one another till the last chapter. Then they fall into matrimony, while father, a picturesque old gent with a mustache and imperial, gnashes his teeth and rushes off for his old case of duelling pistols. There is much to be said in favor of this kind of story, and it still counts many admirers. In justice to them, therefore, one must give notice that Will Harben does not write of this romantic and picturesque South. He tells of the South and Southerners of today; and they are surprisingly like other places and other people. He is more concerned with horse-trading than battles; and nearly all his characters—in this book at least—have to earn their own livings. He is, in fact, decidedly prosaic after all the romance and poetry that has been expended on the part of the United States below the Mason and Dixon line.

But if Will Harben is prosaic, he makes up for it by being delightfully realistic and sincere in his depiction of Georgia and its people. And he is prosaic only in the sense of sticking carefully to his material, and telling of the thing he sees. He is not at all in the sense of being monotonous or stodgy. On the contrary he has a fine insight, a quaintly picturesque knack of drawing his characters, a shrewd but kindly humor, and the gift of spinning a yarn. With all these qualifications, it is only natural that his latest volume, "Dixie Hart," should be a most entertaining book in the very best sense of the term.

"Dixie Hart" is the story of a Georgia village and a few of the people who live in it, the title role being that of a healthy, vigorous, beautiful young Southern girl, who runs a truck-farm by way of supporting herself and those who are dependent on her. Her nearest neighbor is Alfred Henley, a manly, shrewd, humorous young Southerner, who runs a store and is run by his wife. Henley is a born trader, and there are some amusing stories of deals in which he engages, especially an excellent story of a horse-trade. Well, Dixie Hart feels the need of a man around the place, and enters into various negotiations with a view to supplying that need permanently and cheaply by marrying. But somehow or other, her negotiations come to nothing. And all the time she is drawing nearer to Alfred Henley with his stiff, unlovable wife. The case seems hopeless, and they have both resigned themselves to the hard path of duty, when the unexpected happens. No, Henley's wife doesn't die. What happens? Well, the best and pleasantest way of finding that out, is by getting the book and reading it for yourself. It is well worth while.

Tom Folio

LITERARY GOSSIP.

In her recollections, Mrs. L. B. Walcott Balestier, "the singularly endearing young American" who made so many friends in England some eighteen years ago. There was scarcely a literary man or woman in England whom he did not approach on behalf of the New York publishing house he represented, and few were they who were not drawn into his net. "He had a unique personality," Mrs. Walcott writes. "He took the most cold and cautious hearts by storm. His wit, his enthusiasm, his absolute and unqualified self-reliance, untutored as it was by any personal vanity or egotism, inspired us with the same faith." Balestier, it will be remembered, wrote "The Naulaka" in conjunction with his brother-in-law, Rudyard Kipling.

At recent manuscript sales in London some high prices have been obtained. Thus, for some sixteen hundred pages of Meredith's unused versions of some of

his novels the sum of \$1,800 was given after spirited competition between a London and an American buyer. At the same sale the manuscript of Byron's ode to Napoleon, on thirteen pages, realized \$320. In a different collection a letter from George Washington changed hands for \$57, while a one-page manuscript of Burns' "Wilt thou be my Dearie," was knocked down for \$41.10.

"As a boy in Dublin," G. B. Shaw has been confessing, "I belonged not to the nineteenth century, but to the time of Pops and the eighteenth century. I heard Beethoven played on a piano with a wooden frame, which is a very different thing from Beethoven on an iron-framed piano. My father was a musical genius in his way. He could play on the trombone interminably. In fact he could play any kind of instrument, and I remember him picking up a flute and playing 'Home, Sweet Home' so well that



ALFRED RUSSEL WALLACE, The distinguished English scientist and author, who has recently published "The World of Life."

the maid-servant came up, thinking it was a man in the street, to order him away." He added that great composers do not care much for music as a hobby, just as he, although a dramatist, did not go about collecting old folios of Shakespeare.

Charles Battell Loomis, the humorist and poet, is a Brooklynite, who has never cared to live at great distance from one end of the East River bridge. His essays and verse have been printed in almost every publication in America, and he is still industrious. He is still in the forties.

Charles Follen Adams, who wrote the verses to "Little Yawcob Strauss" and gained fame thereby more than thirty years ago, is still alive and a familiar figure on the streets of Boston and in the lecture field.

According to a French critic, Maurice Hevesy, Paul Hervey, who came into prominence through the Nobel prize, "is too pure and classic a writer to ever become thoroughly popular. He has never known what it was to hold the public. At the theatre, where, in Germany as everywhere, literary reputations are made, he never wholly has succeeded. Herr Hevesy is a sincere artist in his plays, an honest poet, but both of these qualities make theatrical directors shy of his work."

Louis Rhead, the American artist whose drawings to special editions of "The Swiss Family Robinson" and "Robinson Crusoe" have so many admirers, has gone abroad to visit the actual scenes of another child's classic for which he is to make a hundred illustrations.

Thomas Hardy's "Tess of the D'Urbervilles" is reported as having the largest sale of the Wessex novels in the United States.

Bernson's son, in describing the last hours of his father, writes: "Now and then the bright flame of his humor flickered up; the doctor felt his pulse and said it was good. With his face beaming with humor he turned toward me, and said: 'I am the first man to die with a good pulse.' He said one evening—and it seemed as if an old, wise man was speaking with the weight of experience: 'Now I could write; yes, now I could write, for I have been in the realms of death and have felt the pain that attends death.' And when all of us thought that the indifference of death was upon him, my mother, who always gave him his food, which he would receive only from her, stood at the bedside with a brooch on her breast which she had worn at her confirmation—then he opened his eyes and looked at her. He smiled, lifted his hand, and touched the brooch. This was the last sign to the outer world he was able to give."

Edwin Lefevre, author of the novel, "Sampson Rock of Wall Street," has just sailed for Spain, where he goes with a unique distinction—as minister from the Republic of Panama, accredited to the Republic of Spain and Italy. Lefevre's official title is "Su Excelencia Edwino Lefevre, Ministro Extraordinario y Enviado Plenipotenciario de la Republica de Panama." Mr. Lefevre was born in Colon, Colombia, though his father is an American. He was educated in the public schools of San Francisco, afterward studying mining engineering in the East. His residence is Bronxville, New York.

LET BOOKS WORTH WHILE AND SOME OTHERS

MEMOIRS OF THE DUCHESS DE DINO, Third Series—The chatty and interesting recollections of a distinguished woman.

DIXIE HART, by Will N. Harben—A story of Georgia, introducing a number of real people worth meeting.

BALZAC, by Frederick Lawton—France's greatest novelist interpreted for English readers.

THE TRAIL OF NINETEEN, by Robert W. Service—Much good material with a great deal of hectic nonsense.

REMINISCENCES, by Goldwin Smith—Recollections of a long life by a master of trenchant English.

JIM HANDS, by Richard Washburn Child—A New England factory hand tells the story of himself and his family.

THE DEW OF THEIR YOUTH, by S. R. Crockett—How Galloway men do their loving and their fighting.

POEMS, by Frederick George Scott—A collection of verse of elevated feeling and good craftsmanship.

LET THE ROOF FALL IN, by Frank Danby—A story of Irishmen and women who are really Irish.

DANCING DAYS, by J. J. Bell—The romance of a great dancer told with skill and grace.

Apollinaris

"The Queen of Table Waters"

Vaseline

Heals Chapped Hands, Chapped Lips and Skin, Cold Sores, Windburn, and Rough Skin.

12 Vaseline Remedies in Tubes Capsicum, Borated, Mentholated, Carbulated, Camphorated, White, Oxide of Zinc, etc. Each for special purposes. Our Free Vaseline Book tells the special merits of each and gives directions for its proper use. Send us your name with street address, mentioning this paper, and we will mail you a copy, postage prepaid. CHESEBROUGH MFG. CO. (Consd.) 1880 Chabot Ave. MONTREAL

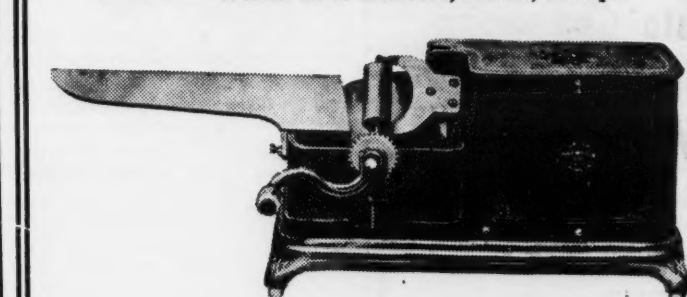
LABATT'S SALE

Is made from tested, natural spring water, selected barley malt, and a blend of the choicest growth of hops. No substitutes for hops or barley are used. An aid to digestion and a cause of comfort after meals.

FULL OF THE VIRTUES OF BARLEY AND HOPS

Who Seals Your Letters?

No. 1 About an Envelope Sealer-- Which does it faster, better, cheaper



The United Envelope Sealer

THE old way is a bit depressing. You notice it when you have a rush of circular work. Perhaps it is not done well.

AND it is expensive, no matter who does it. The more people you have at it, the more expensive it is. Also it is slow.

THE United Envelope Sealer is fast—100 a minute—6000 an hour. You can do 3500 an hour at the first trial. And the envelopes are sealed.

\$35 is the price. Seven times this price is charged for the only other envelope sealer that is equally efficient.

THIS sealer soon saves its cost. We would like to show you this economizer at work in your own office. Telephone us and say when. If you feel then that you can't afford not to have it, you may buy one.

United Typewriter Co. Limited
7 & 9 Adelaide Street East,
in Toronto, and at Montreal, Winnipeg, London, Hamilton, Halifax, St. John, Calgary, Edmonton, Regina.
(To be continued)

TO SAY THE LEAST, when the food particles are brushed from the teeth their opportunity for mischief ends. But that opportunity becomes slight indeed when the teeth receive a regular antiseptic cleansing with

Calvert's Tooth Powder

FOR A TRIAL, SAMPLE and 25c stamp to J. C. CALVERT & Co., 244 Dufferin Street, West, Montreal.



EDGAR JEPSON, The popular English novelist, humorist, and editor, as he appears in T. P.'s Portrait Gallery.



Moving Aeroplanes at the Automobile Show.

MINIATURE aeroplanes driven by their own power and flying in a definite course will be a feature of the coming Automobile Show at the Armouries at the end of February. E. M. Wilcox, Manager of the Show, has just returned from attending the Automobile Show in New York where these flying machines were a novel attraction. He purchased two machines, Bleriot and Curtiss types, for the Toronto Show.

Arrangements are also being made to exhibit a genuine Bleriot aeroplane imported from France at a cost of \$4,000. This machine is one of less than half a dozen French aeroplanes which have found their way to America, most of the machines on this side being of American make. The machine is a duplicate of the machine used by Count de Lesseps in his flights at the Toronto Aviation meet.

Another aeroplane is being built in Toronto for a director of the Ontario Motor League, and it is expected this will be ready for the Show. It is modelled after another well known French type and will be complete in every detail.

Mr. Wilcox says that the New York Automobile Show was so large this year that it had to be run in two sections, pleasure cars the first week and commercial cars the next week. Both types of cars will be thoroughly represented in the Toronto Show.

Street-sweeping with Motors.

NEW uses for the motor-car are being constantly devised. The Review of Reviews, for January, for example, has illustrations of a farmer using it to saw wood, haul grain, deliver milk, and transporting pressed hay. The Commercial Vehicle says many inventors have been attracted to its use for street-cleaning purposes. The writer believes "there is a tremendous market for a thoroughly practical and reliable machine." Inasmuch as the areas of cities are constantly increasing, and the difficulties of keeping streets clean multiply, this market is a growing one. One of the newest devices has been devised in Iowa, and is described as follows:

"Although the motor-driven machine is a novelty the builders are not inexperienced in the production of street-cleaning apparatus, as they have been engaged for several years in building horse-drawn machines. Very thorough tests of the motor-driven machine have been made, and it has worked satisfactorily at speeds up to 4½ miles an hour, as against 2½ miles per hour for the horse-drawn type; using three horses. One man, seated in front, as shown, drives and operates the motor-driven machine; it is rear-driven and front-steered. Three round trips will clean the entire width of the average paved street; the usual practice is to sweep to within a few inches of the curb on both sides of the street. The dirt which accumulates in the gutter is removed by hand labor. A given section of street is cleaned by the machine and the sweepings are deposited in two piles on opposite sides of the street in the centre of the section from whence they can be carted away to the dump. The quantity of water used is regulated to keep down the dust, and as the rotary broom is hooded, dirt is not distributed from one place to another. The builders are so thoroughly convinced of the

practicability of their motor-driven machine that they are ready to guarantee a reduction of 25 per cent. in street-cleaning costs where their method is used.

"The motive power is furnished by double-opposed gas motor and planetary gearset. The drive to the rear wheels and also to the rotary broom is by chain."

Motor and Horse-Drawn Vehicles.

MR. MARCOSSON, in his Saturday Evening Post article, makes some interesting comparisons between the cost of motor and horse drawn vehicles:

"Take the case of a big industrial concern on Staten Island, which uses a three-ton gasoline truck, a three-horse truck, and a two-horse truck. The haul that forms the basis of this calculation is five miles across Staten Island and five miles in New York. The round trip is therefore, twenty miles. This trip occupies the horse-drawn trucks all day, while the motor truck does it twice a day with ease. The three-horse truck hauls four tons and a half and costs \$10.03 a day for operation; the two-horse truck carries three tons and costs \$7.31 a day, while the motor truck costs \$13.40. Though the truck costs more to operate it does much more work. This, you will find, is the general result of similar comparisons.

"Yet, some operators, especially those who have heavy and wearing haulage, run trucks more cheaply than they can maintain horse-drawn teams. The case of a New York contractor, who hauls heavy stone to the crusher, and broken stone away from it—thus having full loads all the time—is typical. With a three-ton motor truck he does in a day and a half what formerly took five teams two whole days. He can haul three tons from ten to twelve miles an hour on country roads. Instead of five drivers at a dollar and a half a day he has one motor driver at two dollars and a half. He figures that the total daily cost of operation of the truck, including gasoline, oil, driver, and wages of three helpers, is eight dollars and a quarter a day, while the cost of the upkeep of the horse teams was over eleven dollars.

"Take coal, which is one of the hardest strains on the horse, because the load, instead of diminishing in bulk all the time, as in the case of ordinary delivery, remains heavy over the entire period of the trip. In snow and sleet the wear and tear on the horses is terrific. Often a four-hundred dollar team is rendered useless after one experience on icy streets. Here is where the motor truck comes in. Last winter in New York, the motor coal trucks kept up their deliveries day and night when the horse drawn vehicles were all put out of business or their service badly crippled. Coal trucks have piled up impressive records. A fifteen truck delivered nine hundred and sixty-three tons of coal in twenty-six working days without any delay from breakdowns. It covered seven hundred and twenty-one miles, the daily tonnage was twenty-seven, and the average mileage each day was twenty-eight. A ten-ton coal truck delivered eighty-four tons a day and got two miles and a half out of each gallon of gasoline.

"An interesting comparison has been made between the horse-drawn vehicle and the electric truck. In this instance the investment in fifty-

three double team wagons, two hundred and twelve horses and fifty-three sets of double harness represented \$68,631.05. The annual operating expenses of these teams, including interest on the investment, depreciation and labor, was \$149,674.05. Contrasted with this outfit is the work of forty electric—ten three-ton trucks and twenty two-ton trucks—representing an investment of \$140,570.80. The annual operating expenses of the trucks, including interest on investment and depreciation, was \$118,902.12, which was a saving of \$35,771.93, or about 23 per cent.

AUTOMOBILISTS everywhere will be interested in the Cairo-to-Cape-Town automobile expedition planned by Lieut. Detlef Schmude, of Magdeburg, and the geologist, Dr. Ludwig Muller, of Halle. The objects of the trip are chiefly scientific, but the element of sport, of course, enters in. There are to be two conveyances, a passenger exploring automobile and a baggage truck, both now being built by one of the best known German manufacturers, to carry the German colors over the route, estimated to be more than 10,000 kilometres in length. The automobiles are fitted out with wheels over three feet high with solid rubber tires of double thickness. Special springs are of course provided to take care of the bumping and pounding of the cars, and there are special devices to prevent the sinking of the wheels in sand or swamps. One of the cars will carry a wireless and a complete photographic outfit. Dr. Muller will endeavor to obtain the materials for a geological profile map of the entire route. Among the many side trips planned will be one to investigate the reported heavy copper deposits in the Katanga country. Many of the firms that are supplying the equipment have given their part as a contribution to the expedition. The automobile alone is to cost \$30,000, and the transport wagon \$20,000. All concerned are working with the greatest possible haste, so that the expedition may start this year, and thus get ahead of two English expeditions which are also being prepared for this same trip.

Song of the Wise.

THE make of the machine
Is naught to us,
Touring or limousine,
Electric—gasoline,
Small or commodious;
Once we are placed inside
No trifle mars,
We who elect to ride
In others' cars.

The bursting of a tire
But wakes our mirth;
Let others in the mire
Drag, hammer and perspire
Prone on earth,
They but arouse our wit,
These trifling jars,
We who elect to sit
In others' cars.

We are a folk serene
Of mien benign;
We buy no gasoline,
Though justice intervene
We pay no fine.
Let some their wagons hitch
Unto the stars,
We still prefer our niche
In others' cars.
—Theodosia Garrison, in Life.

The Cafe Concert.

WHO that knows aught of France is unacquainted with the cafe concert, its foolishness and its charm, where stupid songs are sung by ill-paid artists, and where geniuses are born and flourish, as in the case of Yvette Guilbert? They are of all grades, from the flashy affairs of Paris with their high-sounding names, to the obscure, dim little places in the provinces, where the piano and the voices are both in a state of decay. As an almost invariable rule the words sung at those concerts are idiotic, but the music is often of a high and delicious quality. Why are they so popular? According to one analyst the cause is to be found in the "crowded existence of the average Parisian day" which makes it impossible for the pleasure-seeker to arrive at the theatre in time to enjoy the whole performance. Hence the convenience of the cafe concert, which can be visited with little preparation and at any hour. But is that the whole truth? Hardly. It is nearer the mark to find that explanation in the fact that the cafe concert gives greater opportunity for the delicate art of flirtation than the theatre. Perhaps the same might be said for the German beer-garden if any one had the courage to charge Hans with indulging in such a frivolous occupation as flirting.

The world is made up of equal parts of people who have money and don't know how to enjoy it and people who haven't any and do.

When your car gets POCKETED

in traffic like this
it needs
flexi-
bility



FLEXIBILITY is an outstanding feature of the Russell Car with Knight Motor. When you find your Knight Engine car jammed in with a big lorrey in front, the kerb on one side, and a mass of drays, express wagons and a dozen other vehicles on the other, you'll appreciate what it means to be able to drop down to five miles an hour and creep along for a block if necessary at a snail's pace without changing gears.

THEN when you finally get rid of your neighbors you'll appreciate the way the engine will accelerate and get away quickly under load.

The flexibility of the Knight engine gives a range from five to fifty miles, or more, on high gear. It handles itself well under any traffic conditions. You can always depend upon it.

And yet flexibility is only one good feature among many others.

Will you not investigate the KNIGHT MOTOR?
Will you not investigate this model?

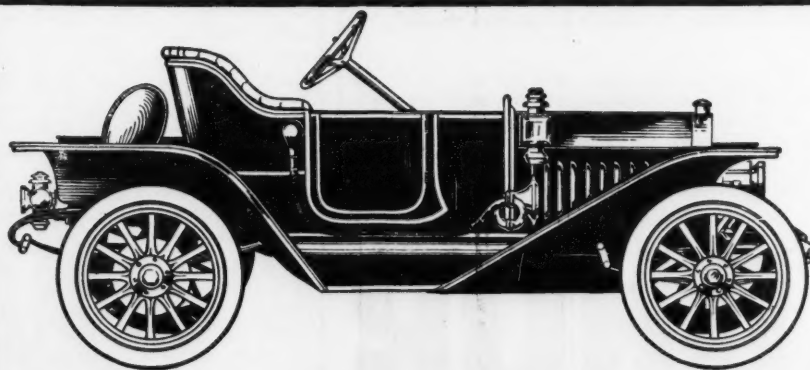
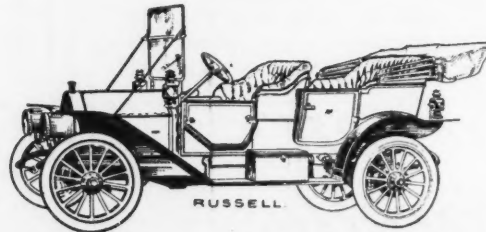
Canada Cycle and Motor Co., Limited, West Toronto

MAKERS OF HIGH-GRADE AUTOMOBILES

TORONTO BRANCH:

100 RICHMOND STREET WEST

OTHER BRANCHES: Montreal, Hamilton, Winnipeg, Calgary, Vancouver, Melbourne, Aus.



Model 10—
Fore-door
Price \$1100.00
f.o.b. factory

Consider the Possibilities Embodied in the Ownership of Either of These Great Little Cars

ISN'T it just possible that you have this motor car question sized up wrongly?

Are you sure you are justified in dismissing the possibility of car ownership, as beyond your means?

"Oh, yes," you say, "I've considered the pros and cons—I know what each of the well-known cars costs—also how much it costs to keep a car—and I just can't afford it."

NOW STOP RIGHT HERE AND DO A LITTLE REAL THINKING.

Consider for a moment, the hundreds of men—in quite moderate circumstances—who manage to have cars—and who are not going around in last year's hats or with frayed cut-clothes to do it, either!

"I don't know how they manage it," you say?

Well, in the first place, we'll admit they do not own big six-cylinder cars—they are content with a small car that represents a moderate investment and a reasonable operating expense.

Then, they use their cars carefully, run them themselves—and they get business-action out of them as well as pleasure-use.

Result: More work accomplished, because of time saved in getting from point to point—and health conserved by reason of the out-of-door recreation a car makes possible. And, in this connection, remember that a small car puts you in touch with nature to exactly the same extent as a big car—gives you the same opportunities for getting acquainted with blue skies, green fields and country roads.

THERE IS A TYPE OF CAR YOU CAN AFFORD.

We submit that you haven't properly considered the Automobile question in its relation to yourself, until you've considered the possibilities of such cars as the McLaughlin-Buick Models here shown—the "10 Fore-door" and the "10 Special." They are not the only moderate-priced, low-keep-cost cars; but you'll experience some difficulty in finding any other that gives so much in return for the same investment.

THE PROCESSION OF PROGRESS IS PASSING YOUR DOOR.

Are you content to be merely an onlooker? This is the age of motor-transit. To be satisfied to walk or to ride in street cars, is to confess a membership in mediocrity—you know that.

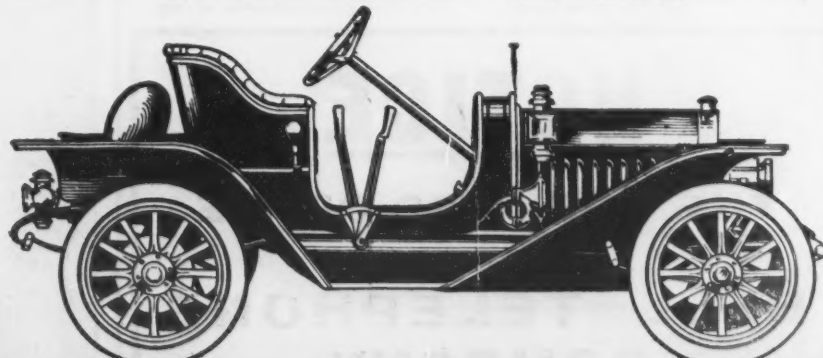
Then why not make up your mind—ere you decide to be "car-less" in 1911—to at least get facts and figures from a reputable auto dealer, as to exactly how much it will cost you to run a car of the type we've been talking about?

Perhaps you'll be surprised to find how easily you can manage it on your present income. Any motor car firm will gladly give you the information—but of course we would like to have you come to us for it. There's a McLaughlin branch or depot somewhere not far from you—note the addresses given below—and any McLaughlin garage can put you in possession of the facts you ought to know about these great little Model 10 cars—or about any of the other valuable cars that bear the McLaughlin name plate.

THE PRESENT IS NONE TOO EARLY.

Every year there's a repetition of the difficulty of getting enough cars to supply the demand—every year there are people wanting McLaughlin-Buicks late in the season and unable to get them. Don't you make the mistake of procrastination. Get your mind made up early, so as to be certain of your car when the snow has disappeared and Spring is calling you.

Model 10—
Special
Price \$1050.00
f.o.b. factory



The McLaughlin Motor Car Co., Limited, Oshawa, Canada

BRANCHES AND DEPOTS: TORONTO, 128 Church Street. HAMILTON—George and Bay Streets. LONDON—Richmond and Bathurst Streets. PETERBORO, Ont. BELLEVILLE, Ont. WINNIPEG, Man. REGINA, Sask. CALGARY, Alta. VANCOUVER, B.C. MONTREAL—Notre Dame Street and Comet Motor Co. SHERBROOKE, Que.—Le Baron & Son. ST. JOHN, N.B.—Union Street. AMHERST, N.S.—Atlantic Auto Co. HALIFAX, N.S. OTTAWA—Pink, McVety, Blackburn.



First Loafer: "Wot I likes abt startin' a neo year is that all the disturbin' rush of Christmas is over!"
Second Loafer: "Ah, same 'ers. An' wiv three 'und'ed and sixty-five days ahead on yer there ain't no call to 'urry over nuffink!"—Punch.

DRESS VESTS
 Embodying the Latest Style Ideas
 in pique, self stripes and neat self patterns.
 Also in grey, white and black of moire silk.
 Black vests and white vests, with velvet col-
 lars, as worn at the New York Horse Show.
 Prices Range from \$2.75 to \$8.

DUNFIELD & CO., 22 King St. West
 102 Yonge Street

JANUARY REDUCTION SALE
 in high class MEN'S WEAR. Broken lines which must be cleared at a
 reduction of from 20% to 50%.

UNDERWEAR, best English makes, heavy weight. Vests only. Regular
 \$2.50, to clear \$1.50

FLANNEL SHIRTS, light and medium weights, bands and double cuffs.
 Regular \$2.50, to clear \$1.50

PYJAMAS, in Oxfords and Flannel, good patterns and good values up to
 \$4.00, to clear \$2.00

20% Discount off all English makes of House Coats and Dressing Gowns.

WREYFORD & CO., 85 King St. West



MOTORISTS, sportsmen and others fond of outdoor
 life, keep well supplied with Tuckett's Cigarettes. They
 know that in the "rest" periods they prove a never-failing
 source of real comfort and enjoyment. It could not well
 be otherwise when you remember that every brand of

*Tuckett's
 Cigarettes*

is made of the finest tobacco that our buyers can procure.
 When you add to this, right up-to-the-minute methods of
 cigarette-making, backed by 50 years of practical experi-
 ence, you can easily see why Tuckett's Cigarettes should
 have your preference.

Tuckett's Club Virginia Cigarettes, 15c for 10.
 Tuckett's Special Turkish Cigarettes, 15c for 10.
 Tuckett's T. & B. Cigarettes, 10c for 10.

TUCKETT LIMITED, HAMILTON, CANADA.

RADNOR

—the table water de Luxe.
 The accepted favorite
 with people who know.
 Of exceptional purity and
 mixes with anything.

WATER

NOTICE
 THE BUSINESS OFFICE
 OF THE
**BELL TELEPHONE
 COMPANY**
 IS NOW AT THE NEW BUILDING
76 ADELAIDE ST.
 West of Bay

MEN'S WEAR

IN a recent issue of Vogue, there
 is an article dealing with the
 clothes that men should take with
 them on winter trips to the South.
 It is interesting as indicating some-
 what the fashions for the coming
 summer. It reads as follows:

Before deciding definitely on just
 what should be included in the ward-
 robe for a few weeks in the south, it
 is well to consider where one intends
 to go, how long one proposes to stay,
 and what one expects to do, but as
 exactly the same question comes up
 in regard to a summer vacation in
 northern latitudes, all the northern
 men need bear in mind is that winter
 dress in southern climates is nothing
 more, or less than summer dress in
 the north. Of course, one may find it
 advisable—or even necessary—to take
 more formal attire to the "fashion-
 able" resorts, where everyone
 "dresses" a good deal, than to inform-
 al places, and yet even in this there is
 less of distinction than there used to
 be, perhaps for the reason that nowa-
 days the conventions are about the
 same among people of refinement
 everywhere, and at the same time the
 rulers of fashion—or perhaps I should
 say its fads—are less strict than in
 former times.

When packing up for a visit to one
 of the far southern resorts—says
 Cuba or Porto Rico, or Nassau, or
 even Palm Beach—one may, no doubt,
 dispense with a few of the things one
 might find serviceable at Pinehurst,
 or Augusta, or even St. Augustine,
 and the same, turn about, applies
 when preparing for a stay at a place
 above St. Augustine. Generally speak-
 ing, however, it is well to go prepared
 for a fairly wide range of tempera-
 ture, and in the middle southern sec-
 tions, at any rate, there is always a
 risk in making either too much or too
 little provision for cool weather. If
 in starting from the north, one wear
 a winter suit and hat, and takes a light
 and medium weight top coat, with a
 few extra suits of heavier undercloth-
 ing, knit waistcoat or light sweater
 and a fairly heavy pair of street
 gloves, one will be prepared for any
 kind of weather one is at all likely
 to get, and at the southern places, as
 during the summer months in the
 north, the sack suit is the only one
 that need be given much consideration
 for day wear. Such formal clothes,
 as the frock coat, or the morning coat,
 which has now so largely taken its
 place, are no more needed at Palm
 Beach in January than they are at
 Bar Harbor in July, for though one
 might, perhaps, make the occasion for
 wearing the latter at an afternoon
 gathering of one kind or another, it
 is doubtful if it would ever be found
 essential to good form.

It goes without saying, on the other
 hand, that the evening suit must be in-
 cluded in one's wardrobe, and while in
 theory the long coat is almost always
 the more correct, in practice the din-
 ner coat is usually the most worn

about hotels, and at dinners of in-
 formal character. Such may be less
 true of Palm Beach, for example, than
 of most of the other places, but in
 any event it is well to take it, if trunk
 or bag space is not limited, not, how-
 ever, when it is, for in taking only one
 evening suit anywhere the "full
 dress" is always to be selected in place
 of the informal suit, and for the reason
 that it is always "right," where-
 as the latter may only be so on certain
 occasions. At a formal dinner or
 dance, for instance, full evening dress
 is the only correct attire the world
 over.

I hardly believe it is of much use to
 say anything concerning the style of
 sack suits in such an article as this,
 for while the smart tailors might, and
 possibly do, take advantage of the
 southern season to get out a few ad-
 vanced fashions—that is to say fash-
 ions of the coming summer, rather
 than those of the summer that has
 passed—as a matter of fact there is
 so very little change from one sea-
 son to another that one may quite as
 well wear his last summer's suits as
 go to the trouble of getting new ones.
 I am speaking, be it understood, of
 the average man, who doesn't especi-
 ally want to advertise himself as a
 "leader" of fashion, and I mean, of
 course, if his last summer suits are in
 good condition. Indeed this "leader
 of fashion" idea makes slight appeal
 to the well-dressed man of to-day.
 He wants to be correct, of course, not
 out of date, and in thoroughly good
 style, but the ultra-new or fanciful in
 cut or finish, or the attempt at it, is
 now largely confined to the "stage
 suit," the cheap tailor and the youth
 who doesn't know any better. Gener-
 ally speaking—and I think this will
 apply as well to next summer's clothes
 —the coat should be of moderate
 length (tending toward shortness)
 with moderate spring in seams, with
 sloping (though not exaggerated)
 shoulders and of simple finish; the
 waistcoat single-breasted and the
 trousers straight and of medium
 (tending toward narrow) width, and
 this is about all that need be said.

Of course, flannel and other light
 weight fabrics, such as mohair, pongee
 and mixed silk materials, are especi-
 ally in vogue at the far southern re-
 sorts, as they are in the north in sum-
 mer, but worsteds, tweeds, chevots
 and homespun are all quite "en
 regle," and it is, as said, a mistake
 to rely only on the very thin cloths.
 Then, too, for a stay of some weeks
 it is well to take along one or two
 suits of darker material, for one may
 need them to give a bit more formality
 to one's dress, than flannels or home-
 spins.

Neither the full dress nor the din-
 ner coat suit for the south need be
 different in weight or material from
 those worn in the north. Few men
 have evening clothes for distinct sum-
 mer use, and if the fabrics are of a



N.G.P.R.

Denotes Shirts and Collars
 of unusual wear; of fault-
 less fit; of newest modes.

Essentially
 quality wear.

YOU, Sir, who like to feel that no
 man of your acquaintance wears
 better linen than your own, there's
 assurance of the best in haberdashery
 if you just insist on seeing this mark:

At all Men's
 Furnishers

N.G.P.R.

Made in
 Berlin Can.



PERRIN GLOVES

STYLE, FIT, DURABILITY



SOLD
 EVERYWHERE

NECKWEAR

Look for this label on the tie you buy
 BEST BY TEST

medium weight, as they should be,
 it is not in the least necessary.

Naturally one will need all the ac-
 cessories of day dress, and of even-
 ing dress, excepting the silk or opera
 hat. Naturally, also, their styles are
 precisely the same as here. Some
 soft and evening shirts, some bow
 and four-in-hand ties, the right kind
 of boots and shoes, a straw hat and
 cap—in short, the summer dress of
 the north. How much, depends upon
 the duration of one's "trip," but for
 three weeks or so, say a half-dozen
 soft shirts of summer fabrics; bow
 and four-in-hand ties as one likes;
 from six to eight evening shirts; six
 white ties; a dark tie or two for din-
 ner coat; a few white waistcoats; a
 dozen collars of evening dress styles;
 two or three pairs of white gloves;
 evening dress shoes; sufficient hose
 and handkerchiefs; a dozen or so
 turn-down collars; a few light waist-
 coats of flannel or other fabrics; a
 belt or two; a light-weight sweater;
 six pairs of light and medium weight
 underclothes, pyjamas, a bathing suit,
 and the necessary toilet articles. If
 one is to play golf, or tennis, the
 clothes for these games should be
 included, and a raincoat and umbrella
 are a matter of course.

The Tichborne Dole.

IN his will, recently proved, the
 late Sir Henry Tichborne made
 provision for the continuity of the
 Tichborne Dole, a most interesting
 custom that is observed every year
 at Tichborne Park, Hampshire, on
 March 25th, and when any member
 of the family is buried there.

At a funeral every poor person
 present is given a small coin for each
 year of the deceased's age, and fifty-
 four quatern loaves are also distri-
 buted. On March 25th, which is the
 feast of the Annunciation of the Vir-
 gin Mary—an important celebration
 in a Catholic family—a gift of bread
 or flour is made to such of the work-
 ing or poor inhabitants of the neigh-
 borhood of Tichborne as may apply
 for the dole. Formerly 1,400 loaves,
 of 1 lb. 10 oz. each, were given away,
 and if, after the distribution, there
 remained any person who had not re-
 ceived bread, they got twopence in-
 stead. The custom, however, was
 discontinued for a time, owing to vag-
 abonds, gypsies and idlers of every
 description, under pretence of at-
 tending the Dole, assembling from all
 quarters and pilfering throughout
 the neighborhood.

"Ye dole of Tichborne" dates from
 the reign of Henry II., when Lady
 Mabella, wife of Sir Roger de Tich-
 borne, while lying on her deathbed,
 worn out with age and infirmity, ask-
 ed of her husband, as a last request,
 that he would grant her means so that
 she might leave behind as a charitable
 bequest a dole of bread to be given to
 all who might apply for it annually
 on the feast of the Annunciation of
 the Virgin Mary. Sir Roger readily
 promised the produce of as much
 land as she could go over while a cer-
 tain billet was burning, and, to his
 surprise, Lady Mabella crawled
 round several goodly acres, which to-
 day are a field named the "Crawls,"

have
 it
 cleaned—

or dyed. We have just in-
 stalled a new cleaning plant,
 which enables us to offer you
 the very latest improvements in
 French Dry Cleaning. Gowns,
 dress suits, feathers, gloves,
 anything that needs cleaning,
 send it to us. We call for and
 deliver all work promptly.
 When you have work done you
 want it done well. Phone Main
 2376. Our methods are new and
 we use care.

McEACHREN

THE CLEANER
 Cleaning, Repairing, Pressing, Dyeing
 20 ADELAIDE ST. W.

Specialists in Men's Linen Wear

Redden domestic finish given to
 Collars, Shirts and Cuffs. Your
 things return with a snowy white-
 ness and refreshing appearance of
 thorough cleanliness suggestive of
 home methods. All flannels washed
 by hand. Try us with a sample
 parcel.

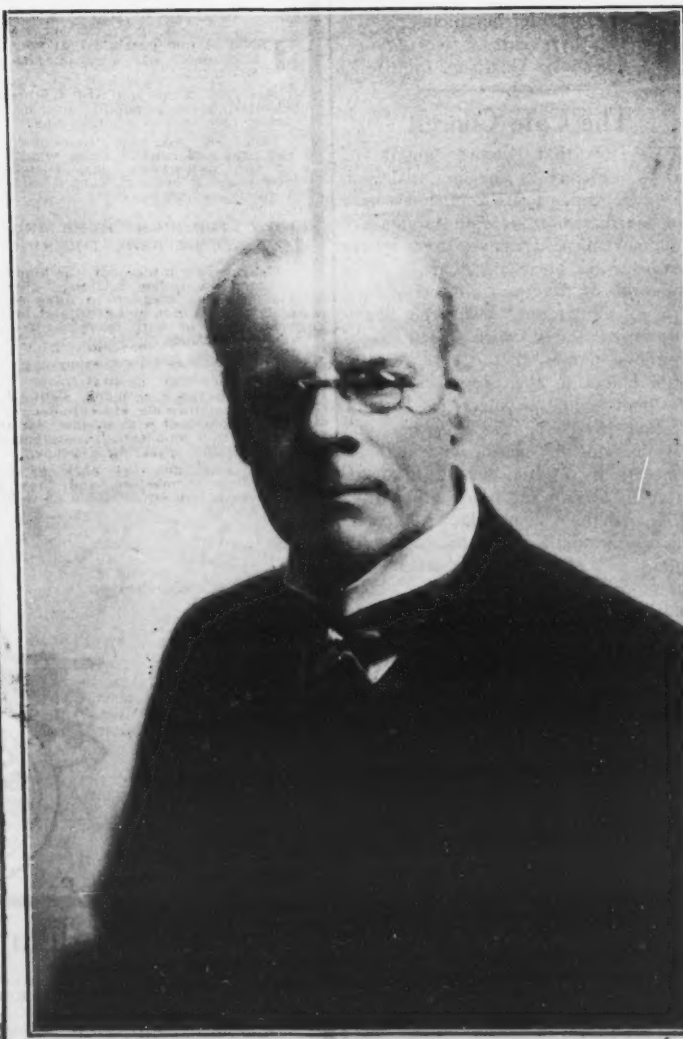
THE YORKVILLE LAUNDRY
 42 ELM STREET

and comprise about twenty three
 acres. Taken back to bed, the vener-
 able dame predicted the prosperity of
 the Tichborne family so long as the
 dole was continued, and left her male-
 diction on any descendant who should
 be so mean and covetous as to stop
 it, predicting that when this happen-
 ed the old house would fall and the
 family become extinct through failure
 of heirs-male.

It was no doubt coincidence, but
 after the discontinuance of the dole,
 Lady Mabella's prophecy began to
 materialize. There was a partial
 failing of the old line, and the appar-
 ent fulfilment of the prediction was
 completed by the change of name of
 the ninth Baronet to Doughty under
 the will of his kinswoman. The fail-
 ure of heirs-male would be foretold,
 Lady Mabella said, by a generation
 of seven sons, followed immediately
 after by a generation of seven daugh-
 ters and no son. And so it came
 about. The seventh Baronet had seven
 sons, and the eighth holder of the
 title seven daughters. But the present
 Baronet, who attains his major-
 ity on the 18th of this month, is a
 lineal descendant of Sir Roger de
 Tichborne and of Lady Mabella, and
 the Tichborne Dole is now revived
 for ever.

Visitors to Tichborne may perhaps
 be interested to learn that the capa-
 cious chair in which the Tichborne
 Claimant, the imposter who agitated
 England in the late sixties, sat, is to
 be seen at the Swan Hotel, at Alres-
 ford.

A little change is good for the fel-
 low who has more dollars than sense.



EDWARD TERRY.

The noted English comedian, who will be seen in a repertoire of modern
 plays at the Royal Alexandra Theatre next week.

Take Advice
and take
Abbey's
Effervescent Salt
Physicians
recommend it as
the ideal laxative
and liver regulator.
25c and 60c. At dealers.

YOU can't buy a stale Neilson Chocolate—crushed or broken pieces are unknown in a box of these "crème de la crème" of chocolates in the package de Luxe.

33 different packages—each containing the most delicious chocolates you ever tasted.

If your dealer does not handle Neilson's send 80c. for pound box of these chocolates that are different.

WM. NEILSON LIMITED,
TORONTO.

Neilson's
Chocolates
The Chocolates that are Different

LONDON MADE BRIAR PIPES
HBB
Special
For sale by all Dealers
Our latest booklet
"THE HISTORY OF PIPE SMOKING"
FREE ON REQUEST
The HBB Pipe Co., Ltd., Toronto

Cosgraves
XXX
Porter

They may talk all they want to about foreign porters, but you've never tasted better porter than Cosgrave's XXX.

Bottled only at the Brewery.
On Sale at all Dealers

Insert Saturday Night
Dear Editor
Enclosed please find \$2.00 for one year's subscription to "The Paper worth While."
My address
is
Yours truly

THE ONLY DOUBLE-TRACK ROUTE TO DETROIT

is via the Grand Trunk, and you have choice of trains leaving as follows:
8.00 a.m. arrives Detroit 1.45 p.m.
10.00 p.m. arrives Detroit 8.35 p.m.
11.00 p.m. arrives Detroit 10.20 p.m.
11.10 p.m. arrives Detroit 7.15 a.m.
(a) Runs via St. Clair Tunnel and Mount Clemens, the favorite watering place.

All these trains have through Pullman sleeping and Parlor car service, dining car on 8.00 a.m. and 4.40 p.m. trains, the latter being the "International Limited."

Full information, tickets, berth reservations at Grand Trunk City Ticket Office, northwest corner King and Yonge Streets. Phone Main 4200.

THE THEATRES

The distinguished comedian, Mr. Edward Terry, comes to the Royal Alexandra next week in a repertoire of those delightful plays which have endeared him to English theatre-goers for a generation past. It has been some six years since Mr. Terry last appeared in Toronto and he will undoubtedly receive as hearty a welcome on the present visit as on the former, and will leave behind him hundreds of new admirers and refresh in the charm of his old friends the charm of his delightful personality. The plays which he will present seem to have been well chosen from the long list of successes which he has made as a producing manager in London and the provinces. The opening bill, "Sweet Lavender," by Sir Arthur Pinero, was first produced at Terry's Theatre, London, over twenty years ago. Tuesday evening another of Pinero's comedies, "The Magistrate," offers equal opportunity for the actor. Wednesday afternoon Mr. Terry and his company will present "The Toyman of Nuremberg," a charming play by Austin Strong. Wednesday night, Mr. R. C. Cartwright's domestic comedy, "Liberty Hall." Thursday night, a second performance of "The Toyman of Nuremberg," followed by a Dickens farce, "Bardell vs. Pickwick," Friday evening, "Flanders' Widow," by Sydney Valentine and M. E. Francis. Saturday, "Sweet Lavender," and at night a final performance of "The Magistrate."

From the prolific pens of Victor Herbert and George V. Hobart, comes a musical comedy that is to be presented at the Princess Theatre for next week. In the song play, "When Sweet Sixteen," the composer and librettist have hearkened to the plea of the amusement-seeking public which has tired of the so-called "musical reviews" and "musical comedies" with their long-familiar "show girls" and impossible "burlesque comedians," and more impossible stage business. In "When Sweet Sixteen," Victor Herbert and George V. Hobart decided to present to the public a dainty and coherent story, embellished with musical numbers and ensemble effects. The little song play is a novel one, yet it describes exactly the latest product of the distinguished musician and his associate playwright. In the great triumph, "Naughty Marietta," now running in New York, Victor Herbert was said to have written his best, but it is claimed that he has composed even daintier numbers for "When Sweet Sixteen." The cast includes such well known artists as Eugene Cowles, Scott Welsh, Frank Doane, Harry Standen, Florence Nash, Gipsy Dale, May McCabe, Frances Gordon, Louis Franklin, R. M. Dooliver, etc.

Mr. Edward Terry is as energetic a man at three score and some few odd years as many a man at half his age. Aside from the management of the theatre on the Strand, which bears his name, a yearly tour of the provinces and various other business activities, Mr. Terry finds time to devote himself to the administration of numerous charitable organizations, holds high office in various societies, and is quite a parochial bigwig on the bench at Mortlake; he is also one of the visiting magistrates for Brixton jail. He has held various important offices in Freemasonry, including that of Grand Treasurer of the Grand Lodge of which the Duke of Connaught is Grand Master. He is also a member of the governing committee of the Masonic School for Girls.

To jump in a night from the obscurity of a bank clerk in Chicago to the prominent position of a leading basso with a famous comic opera company, was the feat accomplished by that popular stage favorite, Eugene Cowles, who is a big feature of the new song play success, "When Sweet Sixteen." While Eugene Cowles is a strict temperance man, he made himself famous by his rendering of the drinking song, "Brown October Ale" in "Robin Hood," and now, nearly twenty years later, he is singing another drinking song in "When Sweet Sixteen," entitled "My Toast to You" which is likely to make him a bigger favorite than ever. When Eugene Cowles was poring over ledgers in Chicago a score of years ago, he was invited one evening to sing at a "smoker," given by the Chicago Press in honor of "The Bostonians." Tom Karl, William McDonald and George Barnaby, the owners of "The Bostonians," heard Eugene Cowles sing at the "smoker," and they were amazed at the find. Right on the spot the young bank clerk was engaged as leading basso to sing "Will Scarlet" in the forthcoming production of "Robin Hood," and has been famous ever since.

"The Red Cross Princess," which comes to the Princess Theatre in February, is a military comic opera, the authorship of which is due to two Canadians, Ambrose T. Pike and J. Ernest Lawrence, who belong to the Toronto "Theatricals." It is presented under the management of National Theatrical Attractions, a company which has been formed for the exploitation of Canadian musical works. The production at the Princess will be on a handsome scale. The cast, 75 people in all, includes an array of principals in which youth and talent predominate. The scenic settings, showing respectively the palace grounds of Danubia, a small German principality and a military encampment in war-time, are rich in realism and color.

In Gus Edwards' "Song Revue" Manager Shea has secured for next week at Shea's Theatre, vaudeville's most elaborate production. The company numbers thirty people, including Gus Edwards, a host in himself. The special attraction on the bill is Bert Levy, the popular cartoonist of the New York Morning Telegraph. Other special features to be seen are Wilbur Mack and Nella Mack, Henry Horton and Company in "Uncle Lem's Dilemma," Fred St. Onge and Company, Michael E. Fitzgerald and his juggling girls, Williams and Segal, and the Kinetograph.

Sam Howe's Love Makers, presenting the burlesque, "Love Makers in Africa," will be the attraction at the Gayety Theatre, commencing Monday matinee. Sam Howe is seen in the character of Rosenfeld, who travels from New York City to Mombasa, Africa, and on his arrival finds himself broke and far from dear old New York town. A few of the songs he includes, "Twilight Town," "The Hebrew Moon," "Schoonerland," "Yankee Land," "Under a Picture Hat," "In Lazy Land" and many others all of the whistling order.

The Honorary Governors who will visit the Toronto General Hospital during the week commencing on January 29, are Messrs. Alexander Laird and G. T. Somers.

THE TRADERS BANK OF CANADA

Proceedings of the Twenty-Sixth Annual General Meeting

The twenty-sixth Annual Meeting was held at noon on Tuesday, the 24th of January, 1911.

The following Directors and others were present, namely:—

A. H. Brown, Wm. Stewart, E. Galley, Edwin J. Thorpe, Jas. Linton, Rev. Wm. Cooper, N. E. Soule, Andrew Semple, Geo. Le Riche, Rev. J. S. Williamson, S. Dillon Mills, Jas. Burnside, Jun., H. L. Lovering, M. Garvin, J. K. Niven, Jas. Anthony, A. M. Scott, Dr. Carrick, E. Dickinson, Jun., Julius A. Halbhau, L. Bauer, H. L. Playnter, R. L. McIntyre, T. J. S. Skinner, Harry G. Horton, G. Tice Bastedo, Dr. Jas. Wallace, Geo. Watson, C. D. McLeod, Dr. J. F. Overholt, Jos. E. Baillie, Gideon Grant, P. A. Vale, F. J. Winton, A. G. Knowles, E. C. Jackson, E. E. Newman, A. B. Ord, R. H. Harvey, J. A. Laird, W. G. G. Turnbull, Geo. Mair, E. W. Bain, H. S. Strath, C. D. Warren, Hon. J. R. Stratton, E. F. B. Johnston, K. C. Klopfer, W. J. Sheppard, Misses E. and L. Hedges, George F. Hedges, Mrs. G. F. Hedges.

The President, Mr. C. D. Warren, took the chair, and appointed the General Manager to act as Secretary of the meeting.

On motion Messrs. George Le Riche and Edward Galley were appointed scrutineers.

The General Manager then read the following Statement: Statement of the result of the business of the Bank for the twelve months ending 31st December, 1910:

The net profits for the twelve months, after making provision for bad and doubtful debts, and reserving accrued interest, amounted to	\$ 524,351 39
Balance at credit of Profit and Loss last year	162,443 40
	\$ 686,794 79

Appropriated as follows, viz:—

Dividend No. 56, quarterly, at the rate of 8% per annum	87,090 00
Dividend No. 57, quarterly, at the rate of 8% per annum	87,090 00
Dividend No. 58, quarterly, at the rate of 8% per annum	87,090 00
Dividend No. 59, quarterly, at the rate of 8% per annum	87,090 00
Transferred to Reserve Account	100,000 00
Written off Bank furniture and other assets	15,000 00
Transferred to Officers' Guarantee Fund	5,000 00
Transferred to Officers' Pension Fund	5,000 00
Balance at credit of Profit and Loss, new account	153,434 79
	\$ 626,794 79

GENERAL STATEMENT, 31ST DECEMBER, 1910.

ASSETS.	
Gold and silver coin current	\$ 487,750 57
Dominion Government Demand Notes	3,843,353 00
Notes of and checks on other Banks	4,331,103 57
Balance due from other Banks	2,020,936 82
Balance due from Foreign Agents	291,070 56
Dominion and Provincial Government Securities	1,154,912 70
Railway and other Bonds, Debentures and Stocks	1,726,162 48
Call and Short Loans on Stocks, Bonds and other Securities in United States	1,445,605 24
Bills discounted current	\$32,810,351 82
Notes discounted overdue (estimated loss provided for)	74,608 75
Loans to other Banks, secured	7,250 77
Deposits with Dominion Government for security of general Bank Note circulation	167,374 43
Real Estate, the property of the Bank (other than the Bank premises)	3,509 05
Mortgages on Real Estate sold by the Bank	24,500 00
Bank Premises	2,093,332 22
Bank furniture, safes, etc.	240,439 41
	\$11,731,370 74

LIABILITIES.

Capital Stock paid up	\$ 4,354,500 00
Reserve Account	2,300,000 00
Dividend No. 59, payable 3rd January	87,090 00
Former Dividends unpaid	602 52
Interest accrued on deposit receipts	4,351 85
Balance of profits carried forward	153,434 79
	\$ 6,899,979 16
Notes of the Bank in circulation	\$ 3,790,080 00
Deposits bearing interest, including interest accrued to date	\$29,077,697 41
Deposits not bearing interest	7,000,137 18
Balance due to other Banks in Canada	36,077,834 59
Balance due to Foreign Agents	20,786 14
	\$47,152,736 89

STUART STRATHY, General Manager.

General Manager's Address.
After reading the above Report, the General Manager reviewed it as follows: The statement just read, exhibiting the condition of the affairs of the Bank, will, I am sure, meet with your approval, as it shows a steady growth in all departments. You will see by our deposits now aggregate over \$36,000,000, which, by comparison with the deposits of a year ago, show an increase of \$6,000,000, an amount almost equal to the total deposits of the Bank ten years ago. You will see that we have employed these additional funds to the extent of \$5,000,000 in commercial credits. Naturally the earning powers of the Bank have increased, and this is reflected in the net profit, which amounts to \$524,351, as against \$467,082 last year.

During the year we have opened eleven new offices, the expenses in connection with which have been taken out of this year's profits. The points are: Belseler, Alberta; Erskine, Alberta; Hallyburton, Ontario; Matheson, Ontario; Munson, Alberta; Porcupine, Ontario; Roseworth, Saskatchewan; St. John's, B.C.; St. John's, B.C.; Stewart, B.C.; Wroxeter, Ontario.

The sum of \$348,360 has been distributed to Shareholders in dividend. \$100,000 added to Reserve Fund, which now amounts to \$2,300,000; the usual appropriation of \$10,000 has been made to officers' guarantee and pension funds, and \$15,000 written off the extent of \$2,300,000, as the credit of Profit and Loss new account.

Referring to circulation account, this now stands at \$3,790,080, as against \$3,060,000 last year. Indeed, in all departments of the Bank, the general growth of the country has been satisfactorily reflected in this we will make a comparison with the figures of the Bank ten years ago:

1900	1910
Capital paid up	\$ 4,354,500
Reserve Account	2,300,000
Deposits	6,528,190
Circulation	3,790,080
Total Assets	9,177,385

Referring to Bank Premises account, we now own 32 parcels of land including Toronto office, a steady increase in the earnings of the Bank. We have paid a conservative rate of interest to our Shareholders since 1885, and in the meantime have built up a reserve to protect your capital. To the extent of \$2,300,000. Our foundations are well and truly laid and with the natural growth and prospects

bank must always be greater than its liabilities, and whilst this is the state of affairs, the public are safe. Your Directors have always adhered to this principle, and have spared neither time nor consideration in watching all the outgoings of your money. The securities have been closely scrutinized. Investments in the slightest degree of a speculative character have been avoided. As a result, we believe that our present record will appeal to the shareholders in an approving manner, and afford them good ground for the confidence they have in the management. It should be remembered that this bank has only been in existence about half the lifetime of others of about the same volume of business. As a reward to the management and all concerned in the welfare of the Bank, it is pleasing to note that our deposits have increased over last year by six millions, a condition which could not have been created except by thoroughly good management on the part of the Bank officials and the confidence which such management always brings about.

There have been seven new branches opened during the year. This was rendered necessary by reason of the expansion of the Bank, as well as of the business requirement of the country at large. For a short time, several of these branches cannot be expected to pay, except in directly, but our experience is that if branches are opened in proper localities they soon begin to yield a profitable return on their own account, and increase the earning power of the bank as a whole by its commercial connection, and adding to our facilities to do business.

Our premises still continue to give us a good return for the investment. For instance, the Head Office building, of real estate in a central location like this, the frontage is about 94 feet. The land alone has, on a very moderate estimate, increased in value \$2,500 per foot over what was paid for it a few years ago, so that the property is really worth \$225,000 more than it stands on the books to-day. To write off any amount under these conditions would not be justifiable, when the sole object is to present a true account of the Bank's affairs to its shareholders.

The policy of the management looks to the making of valuable connection in various parts of Canada, as shown by the character and extent of our new branches, and also to do everything reasonably possible towards making our Reserves and Rest strong and substantial. The amount carried to Rest account this year is very gratifying. After payment of all necessary obligations and providing for bad and doubtful debts and contingencies, we are able to place \$100,000 to Rest account and we have increased our profit and loss account by \$50,991.39. The interest on this account now standing at \$153,434.79. And you will bear in mind that these objects have been accomplished notwithstanding the fact that we paid an increased dividend, not amounting to 8 per cent, and involving an extra yearly payment out of profits of about \$44,000.

The office of auditor to the board has been found to be of the greatest value. By means of the industry and care of this official, we are continually kept in close touch with all that concerns the welfare of the bank. Details and complicated matters with which directors could not ordinarily be thoroughly conversant are placed before the board from week to week, and the board is thereby enabled to judge intelligently of all that goes on from the head office down to the smallest branch. The auditor, as I explained on a former occasion, is an entirely independent officer, not in any way under the control of the head office management, but appointed and subject to dismissal only by your Directors, who fix his remuneration and define his duties. Our experience is such that not only in the past year, but in the past year, the interest of all banks a thorough and efficient audit by an independent officer is of the greatest value, and we heartily concur in the suggestion of the appointment of such auditors.

I am glad to add that the Directors are convinced that a competent and conscientious auditor performing his work thoroughly would be of immense advantage to banks and the public, but his work must be of a high order, and his independence must be maintained. Justice done to those who may depend too much on his results. We shall be glad to see a searching and practical system of bank auditing adopted in the coming year, and I hope the measure having this object in view may become law at the earliest moment.

I do not intend to deal with the condition of the business in any detail. The annual statement and the returns of our various banks show the progressive strides Canada is making far more than mere words could do. Our own share in the forward movement is very gratifying. Without further comment, therefore, I move the adoption of this report presented for your consideration.

Vice-President's Address.
Hon. J. R. Stratton, the Vice-President, in seconding the motion for the adoption of the report, said:—

Improving and profitable business. We can, I feel sure, regard the future with confidence. If the next decade shows the splendid ratio of advance of the past ten years, with their five-fold increase in assets, their six-fold growth in deposits, and their thirty-three-fold increase in reserve, we who may live to see 1921 will be very agreeably astonished. The generally satisfactory character of the statement is gratifying, not only on account of the creditable accomplishment shown, but it is further to be regarded as the result of shrewd, careful and aggressive management, a circumstance not only of importance to the Shareholders, but to the public as well, as additionally conducing to that confidence both in skill and efficiency of administration, and in financial success. It is the foundation of the Bank's success, and an indication of necessity in these regards in respect of the banking business generally, for an improvement in assurance of the returns suggestive of amendment of the Banking Act, there will be little ground for objection. As the Bank is concerned, there is no objection to the closest scrutiny of its securities, investments, and methods. In this connection, I agree with the remarks of the President, regarding any inspection that may be considered desirable to verify the several essential items of the annual statement and monthly returns of Canadian banks. The one now before us would not be affected either as to its correctness, or favorable showing, by the rigorous scrutiny of securities and the most thorough independent audit; it must be satisfactory as it is a credit to the management, and to the Shareholders, to the Bank's clients, and to the great pleasure in seconding the motion for the adoption of the Report.

It was moved by E. F. Johnston, K.C., Director, seconded by Rev. J. S. Williamson, Shareholder, and resolved: That the Shareholders and Directors of the Bank of Canada, in place of record their hearty approval of the statement, whereby an independent examination and audit under the direction of the Government, and all Canadian banks shall be made from time to time.

Resolved also, that whilst the system of auditing should be determined by the Government, it is hoped that in the public interest the method to be devised will be thorough and efficient, and of a practical character, as the result of a defective system would create injustice and tend to injure those who might be induced to rely on reports having the sanction of a Government or other official auditor.

That a copy of this resolution be forwarded to the Honorable the Minister of Finance.

In speaking to the motion, Mr. E. F. Johnston, K.C., strongly advocated the principle of independent inspection and audit. He pointed out the great benefit which the Directors receive from our present system of auditing in this Bank, and, although not claiming it to be perfect, he pointed out that it was a long step in the right direction. The Bank is undoubtedly the pioneer in seeking to work out some method whereby the Directors and Shareholders may receive information and details apart from the general management. Under the proposed legislation the duties of Directors are found to be much more onerous than heretofore, and the penalties attached to want of care or lack of thoroughness will be severe. It is, therefore, most important that the Directors, who are endeavoring to be honest and watchful in their management, should be protected, as well as the public, by some practical method of auditing. He emphasized the fact that whatever system may be adopted would have to be efficient, otherwise there might be a tendency to do more harm than good. The greatest care will have to be taken in devising a scheme which will ensure safety to the public, on the one hand, and avoid danger, on the other hand, from too much reliance upon the results obtained from any official examining the affairs of a bank. He recommended the appointment of the present Auditor to the Board, and showed how wide and comprehensive are his duties, as defined by the resolution, and how satisfactorily they are carried into actual practice. This official is outside the general management, and responsible to the Board only. His duties involve continuing work, and there is perhaps no other officer who works harder than he does. A more extended and comprehensive system, applicable to all Banks, would protect Shareholders and the public alike, and would be of the greatest value to the public.

Mr. Williamson, in seconding, entirely agreed with these remarks. It was moved by Mr. Geo. Watson and seconded by Mr. C. D. McLeod that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President, and Directors of the Bank for their attention to the interests of the Bank during the past year. Carried.

It was moved by Dr. J. E. Overholt and seconded by Rev. Wm. Cooper that the thanks of the Directors and Shareholders are due, and are hereby tendered to the General Manager, the Assistant General Manager, and the staff of the Bank for their diligent attention to the interests of the Bank during the past year. Carried.

It was moved by J. Parker, Shareholder, that a sum not exceeding \$20,000 be set apart each year out of the earnings of the Bank for the purpose of paying for all the services, fees, and expenses of the President, Vice-President, and such Directors as may be required, to be apportioned as the Board may think proper. Carried.

It was moved by Mr. Jos. E. Baillie and seconded by Mr. Gideon Grant that the ballot be now open for the election of Directors, and to be kept open until three o'clock, unless five minutes elapse without a vote being cast, when it shall be closed, and for that purpose this meeting be continued. Carried.

The Scrutineers reported the following gentlemen duly elected to act as Directors for the ensuing year, viz: C. D. Warren, Hon. J. R. Stratton, K. C. Klopfer (Guib), W. J. Sheppard (Waubesaube), C. S. Wilcox (Hamilton), E. F. B. Johnston, K.C., H. S. Strath.

The meeting then adjourned.

At a subsequent meeting of the newly-elected Directors, Mr. C. D. Warren was re-elected President, and Hon. J. R. Stratton, Vice-President, by a unanimous vote.

STUART STRATHY, General Manager.
The Traders Bank of Canada, Toronto, 24th January, 1911.

A Different
Kind of
Player-PianoA New
and Distinct
CreationDO YOU ASK: WHAT IS A PLAYER-PIANO?
RATHER, WHAT IS THE

HEINTZMAN & CO. PLAYER-PIANO?

First, it is the player-piano, made by "ye olde firme" of Heintzman & Co. Ltd. That means much.

More, it is a piano of high quality, such as any pianist can play, and there is also an interior player mechanism that enables anyone to play and enjoy this instrument.

Anyone, without any knowledge of music, can play this piano.

We can think of nothing that will brighten and enlighten a home more than this wonderful instrument.

YOUR OLD PIANO TAKEN IN EXCHANGE

NEW PIANO SALON: 193-195-197 Yonge St., Toronto, Can.

An English View of Coney Island

All Rights Reserved

CONEY ISLAND! The name once rang in my ears gracious with sylvan possibilities. That was because I was crudely British and had never troubled to investigate. Well, I have investigated! Early in this summer of grace I spent one afternoon and one long evening in the Margate of America. The trifling facts that I retain my average of senses and my complement of limbs, I put down to a naturally tough constitution and the watchfulness of a kindly Providence.

It was like this. I found myself in New York with two friends and two days to spare during the hot weather. "At any rate," said we, "Coney Island will be cool. It was—being under the open sky and close to the sea, it was bound to be; but it was nothing else pleasant. We were enabled to select our method of transit from the city. The choice lay between a public motor bent on carnage,—railways which soared above the streets or ran under them, and steamboats cheerfully disposed to race one another regardless of risk. We tried all three and found them much of a muchness in the way of discomfort.

Bourgeois New York swarms to Coney Island in the summer months. The city clerk goes en famille, and to his eternal credit be it said he takes more than his share of children and does not grumble. The ubiquitous strap-hanger hangs three deep.

Americans make their usual claim that there is no spectacle like it in the world, and in this instance, I think they are right. The impression one gets is that of a colossal Exhibition City, sea girt and full of amazing sights and sounds.

Luna Park is the aristocratic section, and Dreamland more second-rate. We did Luna Park and Dreamland on separate days. At the entrance of Luna Park damsels in Roman chariots take your ten cents and give you a ticket in exchange. You pass under a huge archway and find that practically everything beyond is a further ten cents. For ten cents you may be drawn on a revolving platform to Alpine fastnesses and shot down a winding, curving waterfall in an irresponsible little craft which, gathering momentum as it rushes, takes the corners as only corners are taken in America, amid scenic effects gorgeous and realistic.

The same modest sum will also procure for you a Virginian Reel or a journey in the Ticker. Both are enjoyed in a hollow tub looking like a gigantic whip-top running on castors—both spin and whirl down an inclined and well-greased plane, and are only saved from instant annihilation by inefficient looking barriers. The Ticker includes a good many bumps by the way—the Virginian Reel merely gyrates and spins. Both land you at the bottom giddy, confused, gasping, and with the unhappy conviction of having dislocated something, though you don't quite know what. Had I any taste for a rough sea (I hadn't!) I could have gratified it by embarking upon an undulating steel floor in a small boat. I could also have ridden an elephant or camel—gone to a Wild West circus—spent my substance in riotous side shows—swung in aerial ships—"far from the maddening crowd," or dared a sort of glorified switch-back which every Committee of Public Safety (save a Yankee one) would unhesitatingly prohibit—or steeply-chased at appalling speed on a small wooden horse, perched on a narrow kind of inclined banister. For nothing I could have tried to make "Sober Sue" laugh. She was a dour colored girl perpetually surrounded by a chaffing mob, and perpetually unmoved by their quips. This is to capriciously pick over the bill of fare. One can, if one's cents and nerve last, do practically anything in the way of risking neck and limbs, and the authorities will help you to the best of their ability, and pick up the pieces if the chances are too heavily against you.

Sometimes terrible accidents happen—we see paragraphs about them in the English papers—but the fun (?) goes on; nothing is stopped, and very little notice is taken. Of course, roundabouts (in amazing variety) freaks and the ordinary dime museum assets are drugs on the market. The noise would make Bedlam pale with envy—it is beyond all imagining.

"Say, mister, step lively, we've been waiting for yew." (This through a megaphone close to your ear.)

You jump and pass on, shaking, but before you've gone three yards: "Guess yer weight, guess yer weight, yer money back if I don't."

THREE GOOD CIGAR STORES

Places where the very finest in Havana Cigars, Egyptian and Turkish Cigarettes and High-Class Goods for men who smoke are to be had.

A courteous and efficient selling staff to suggest and cater to your needs.

For the best of everything in smokers' goods, go to any of our three stores.

"5 King West"
At Yonge St.A. CLUBB & SONS
262 Yonge St. - Above Trinity Square"445 Yonge St."
At College

Toronto Saturday Night

Dear Editor

Enclosed please find \$3.00 for one year's subscription to "The Paper Worth While."
My address is _____

Yours truly

"No one is wise at all times"---

says an ancient proverb. If they were, more of the good people who read Saturday Night regularly would subscribe for it by the year.

What's the difference?

Exactly \$2.20—

which represents the difference between \$3.00, the subscription price, and the \$5.20 which you pay when you buy the paper weekly.

Quite a saving worth while on "the paper worth while" is \$2.20. It will buy a box of cigars, 586 pounds of coal, theatre tickets, pay a two months' milk bill or settle other small household accounts which combine to consume your salary.

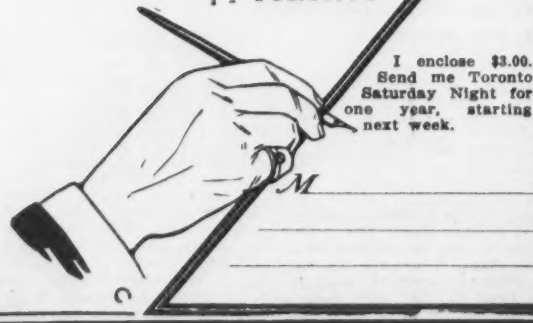
An opportunity to save \$2.20 is big enough and rare enough to cause you to pay a year's subscription now; besides crediting yourself with a bit of business-like thrift into the bargain.

Send it in bills, by money order or by cheque. But send it now before it slips your mind.

SUBSCRIPTION RATES

One year, \$3; six months, \$1.50;
three months, 75c. Postage to other
countries outside Great Britain and
Colonies, \$1.50 per year extra.

SATURDAY NIGHT
SATURDAY NIGHT BUILDING
TORONTO



I enclose \$3.00.
Send me Toronto
Saturday Night for
one year, starting
next week.

THE preacher had been eloquent in his remarks concerning the young girl over whose remains the funeral services were being held. Tears were in the eyes of all present. Even the speaker's voice trembled with the force of his emotion. He concluded his sermon with this outburst: "Can any one doubt that this

fair, fragile flower has been transplanted to the hothouse of the Lord?"

In the stock market it sometimes happens that even the bull must grin and bear it.

A bad man sometimes delivers the goods.

TEACHER'S



The highest virtue that can be claimed for a beverage is PURITY. Of Scotch Whisky Brands there are few that can, with so much justification, claim absolute purity as can TEACHER'S. Matured in wood, and mellowed by age.

Geo. J. Foy, Limited, Toronto, Can.
Ottawa Wine Vault Co., Ottawa, Can.

AND RETAILED IN TORONTO BY
THE WM. MARA CO.



"Hunk!—Hunk!—" a motor horn splits your ear drum, and before it has ceased, "Come right up and take a trip through Yellowstone Park—the bulkiest trip on record," and so on ad infinitum.

And the people for which this Fair caters expect the risks—expect the clamor, and ask for more. I understand that the test of the true Coney Islander is to whistle, when at the critical moment of Looping the Loop he hangs like a fly from the ceiling.

The "young ladies" scream a great deal—some of them faint, especially "Going to the Devil"—the sensation which was considered the *piece de resistance* of this season. I am unable to say in what it consists, for having seen some of the victims come back, I fell back on discretion. As you start in a tub of pitch darkness and return very purple about the mouth to stagger hysterically and wonder where you are, I do not suppose it belies its name.

Yet the same people go again and again. Wherefore I am driven to the conclusion that the transatlantic brain and (may I whisper it) the transatlantic stomach are of sturdier make than those on this side. Even a child will take a trip in the Ticker and consume a hot frankfurter (an abominable type of sausage) immediately afterwards with an unmoved countenance.

Coney Island by day is somewhat garish in effect—it gives one the idea of a demoiselle de ballet without her war paint. It is moreover thronged with babies—too small to be left at home, and too big to behave with the cataleptic decorum of the extremely young. They took up a continual and distressful wailing; and here it is again that the American father comes to the front and comes nobly.

He will take the squirming, squalling youngster from its mother, and soothe its sorrow, if it takes him a couple of hours to do so. He will buy it pop-corn and take it for a cake-walk (an involuntary prance on a moving platform which elicits shrieks of laughter from performers and spectators alike) whilst the mother rests. Under such circumstances the British father generally strolls out of ear shot and has a pipe.

But at night the Island in its gala dress is another matter. I am afraid to hazard exactly what is spent on electric light each evening—I know it is a sum which would sound absolutely fabulous in any other country. Each side-show, each "sensation," each stall is a blaze of electric bulbs, and the scenery of the various switchbacks and railways, the light-house towers—around which one may toboggan seated on a mat—the water chute—everything is outlined with scintillating electricity. The Infernal Regions have presumably a wonderful fascination for the Coney Islander.

Besides "going to the Devil," it is quite possible to proceed at express speed to Hell's Gate. A leering Me-phistopheles—red, and a hundred times larger than life, presides over this excursion which is taken in boats. I did not venture, so the nature of the pilgrimage I must leave to the imagination of the reader. I did, however, walk through hell, (paying the orthodox ten cents for the privilege). A monkish person accompanied us, explaining the denier cri in soul torture in a hollow voice. To my orthodox English mind it was blasphemous and gruesome in the extreme; but America received it with shouts of laughter and applause. A darkened stage, showing an empty coffin began the show. One of the audience on being requested to do so, steamed in, and was speedily reduced before our eyes to a haggard ashen corpse, and then to a skeleton. We then walked through caverns garnished by skeletons (real bones so far as I could see) and were edified by spectacles of torture which the Tussaud Chamber of Horrors might have emulated in vain.

By some horrible contrivance, the skeletons were able to speak, and occasionally a fleshless hand would fly out in our faces, or a skull leap up from beneath. Our guide meanwhile waxed humorous and personal, and pointed out various celebrities who were being boiled or lacerated with hot pinners or fried in spiked pans—and gave us a topical précis of the misdemeanors which had brought them there. Hell terminated with a really surprising scenic effect of a

river in which lost souls with wildly waving arms were being swept to perdition.

The youthful Yankee must have nerves of iron, if nightmare does not follow on hot sausage and this sort of thing; but apparently he goes his way rejoicing and comes again.

Perhaps the tableau which finished the particular show and was called Heaven was meant to soothe him.

It consisted of a churchyard and an angel, who clung to a tomb amid golden showers—not a very convincing alternative to the first gruesome scene, I thought.

But outside in the multi-colored ever changing pandemonium it is after all possible to forget things unpleasant. An eastern snake charmer takes off your attention—or a conjurer entices you over to watch him, whilst a ceaseless promenade of elephants, camels, cowboys on bronchos without the buck, and performing dogs serve to distract the mind.

The place seems full of good musical bands, and restaurants recur every few yards.

"No sir," repeats the gratified New Yorker, rescuing six inches of solid candy from the gaping mouth of his youngest born, "there is no spectacle in the world like Coney Island."

"I do not take up the challenge—I am glad there isn't."

To each country its own methods, and to England—let us hope—rational recreation.

A soft answer may often turn away wrath, but a soft snap is surer. Blood will tell, but some people's blood is not very communicative.

Things really only come our way when we make up our minds to go after them.

Many a woman has shed enough tears to float a whortier ambition.

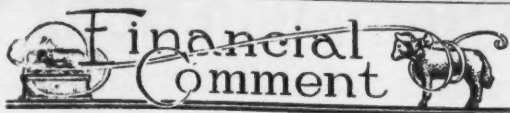
Many a man has stubbed his toe over his own ambition.

Wit is the wine of intellect which ill-nature turns into vinegar.

The more a man goes around the less he is apt to develop into a crank.

Manners are like headaches. Some are natural, and some are acquired.

Looking for a needle in a haystack is a needless waste of time.



Financial Comment

DID you see what the Hon. Clifford Sifton said at Quebec?

I think if Canada were capitalized and its stock were selling on the markets of the world, and if that statement were really believed and its importance fully realized, it would send the stock booming.

Just two weeks ago in these columns, Mr. Sifton was urged to inaugurate a policy of conservation with respect to the natural resources of the country. It was urged that conservation, as ordinarily spoken of, even by those who were supposed to be interested in it as a national policy, was not apparently even understood by them. It could never be conservation to continue to sell the resources of the country at their current value. It could never be conservation to lease them for years at their current value. Nothing could really be conservation which did not secure for the people of Canada—who are the rightful shareholders of the country—an adequate share at all time in its assets. In this connection, Mr. Monk's proposal to abolish the sale of water falls entirely and conserve them in the interests of the people was applauded; and his proposal that these water-falls should be leased for 50 year terms was condemned. That the real meaning of "conservation" had escaped him was indicated in his use of the term in connection with the lease of water powers for 50 years at a price which, though it might be fair to-day, would be inadequate in ten years from to-day, ridiculous in 20 years, and iniquitous in 50 years.

Hear what Mr. Sifton has to say:

"I may say that my own view is in favor of limiting the term of the franchise to the shortest period compatible with the possibility of raising capital for development, and I suggest in that connection the term of twenty years as the limit."

"Upon that point, my views are not at all fixed and it may be that a shorter term can be shown to be feasible. The views which we may express will, in any event, only be advisory, and it will be for Parliament to finally decide the point. I also suggest that we should recommend to the Provincial Legislatures the passage of a short model Act or general clauses providing for the case of all persons or corporations applying for authority to sell electric current for light, heat or power to the public. The length of the franchise should be limited to a term of not more than twenty years, and there should be the right to control and revise the rates chargeable to the public through a body to be named by the Legislature for that purpose."

I do not think Mr. Sifton could make such a definite statement as that, unless he understood thoroughly the meaning of the phrase "conservation in the interests of the people." In laying down the principle that "the period of franchise should be the shortest compatible with the possibility of raising capital for development," he covers the whole question. Although he suggests 20 years as being that period, he says that he is by no means convinced that it could not be further shortened.

Even 20 years is a long period. Water power privileges are so valuable that I am convinced that the period could be halved and perhaps quartered. In fact, there is absolutely no reason why a commercial proposition, dealing with the national heritage, cannot be carried on upon the merits of what it does for the people, and not upon the merits of what the people do for it. Why should Smith have the privilege of renting our natural resources at a lower price than Jones? If we lease the water power to Smith at, say, \$100 a year, and if Jones a few years later is willing to pay \$150, I fail to see why Smith's rent should not immediately go up to \$150. That's what would take place in a private business. If no one will pay more than \$100, of course that is all the privilege is worth, and the country is getting the full value from Smith. But the minute other people are prepared to pay 50 per cent. more, or 10 per cent. more, or 5 per cent. more, it is manifest that Smith is not paying the proper rental for his privilege.

I fail to see why the leaseholder should object to paying the full price. Nor would he object were it not that hitherto he has been in the habit of holding the privilege by the annual payment of an insignificant proportion of its actual value. Once he finds that not only he but every other person will have to pay the full value, he will no longer have any objection. All that will take place will be that, instead of this advance going into his pocket or into the pockets of the shareholders of the company, it will go to the Government in rent and thus reach the real shareholders.

One of the first effects of this will be that these watered stocks, which are so much railed at by those who do not understand what they are talking about, will immediately disappear, so far as this particular is concerned. You cannot have a watered stock where there exists no special privilege upon which to base the watered stock. The advantage of such a condition of affairs must appeal to every man who looks at the proposition from a purely business standpoint, instead of a speculative one. The more you eliminate privileges, the more you eliminate speculation; and the more you eliminate speculation, the more attention will be given to industrial pursuits. Speculation does not produce wealth; only industry does.



I AM quite aware that we cannot go all the way from our present position to a position of exact justice in one jump. But let us go as far as we can. The Hon. Mr. Sifton has defined the position splendidly in his statement in favor of "limiting the terms of franchise to the shortest period compatible with the possibilities of securing capital for development."

Canada has not begun to realize as yet the tremendous

Articles on Canadian Banks and Banking.

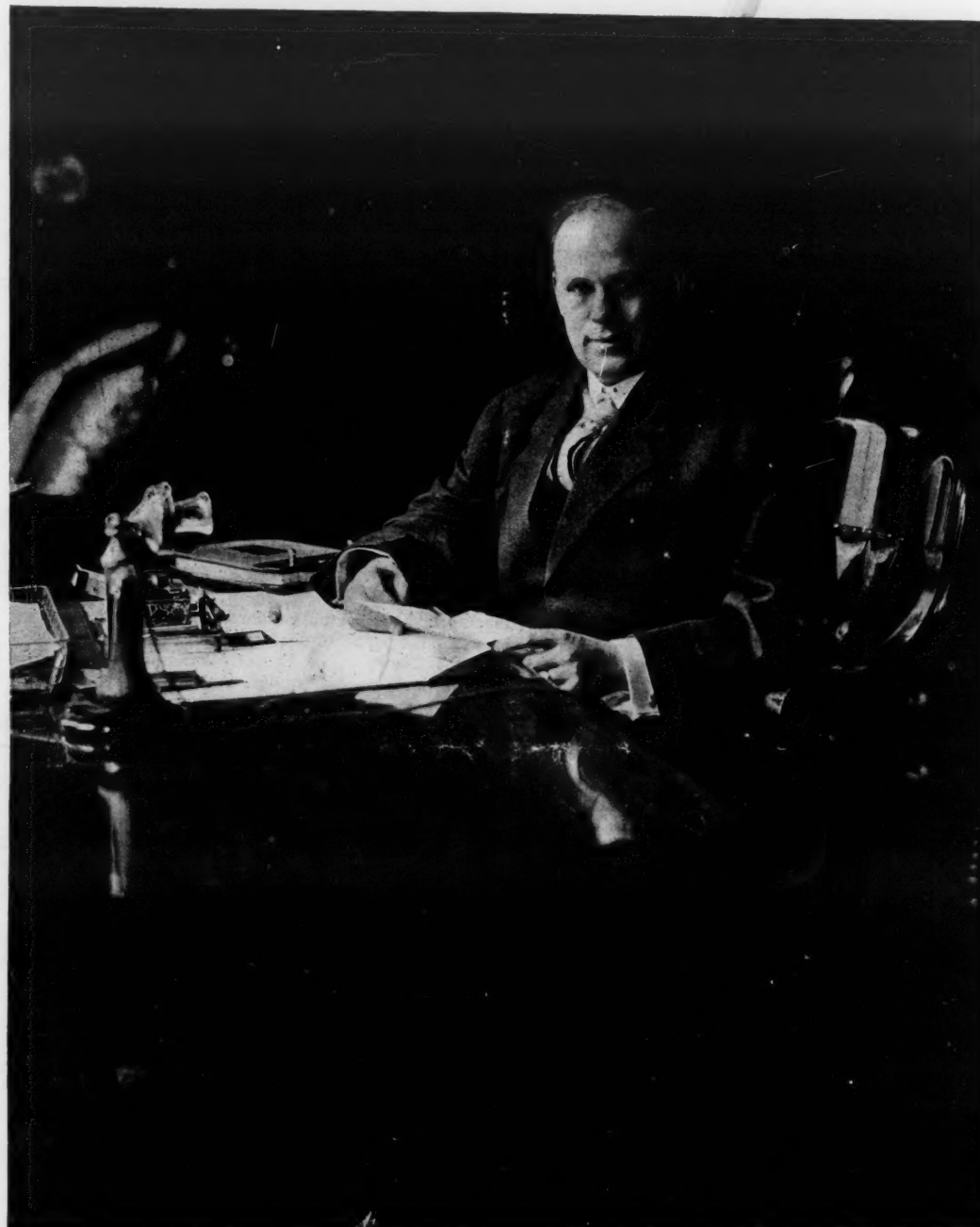
In next week's issue, Toronto Saturday Night will begin the publication of a series of articles on Canadian banks and banking, by H. M. P. Eckardt, a well-known and authoritative writer on subjects of this character. There is a vast amount pertaining to the formation and the operation of banks that the layman does not understand, and it is Mr. Eckardt's intention to bring out these points in clear and non-technical form. The articles, which will be continued from week to week, will appear in the Financial Section.

significance of this Conservation Commission, provided it but acquit itself properly. A score of years hence, we may begin to wonder why, in our search for Governmental revenue, we ever looked to any other source than the rent derivable from the lease of the natural resources to business concerns. Here, in the annual value of the national heritage, in which all Canadians are equal shareholders—theoretically, if not practically—we have a basis for Governmental revenues the equal of which no Government in history has ever been able to collect. A crowning advantage of a revenue so derived is that it is the product of the exercise of justice—an equal treatment of Governmental tenants. Consequently, there will be no difficulty in collecting it, such as there now is. It is merely a rental—a payment for benefits being received and readily assessable.

If our Conservation Commission does not do its duty it is not because the Hon. Mr. Sifton lacks understanding. Commissioners with whom I have discussed the subject also feel that the time has come to put into effect a truly national policy of protecting the shareholders of this

have concluded it is better, to cut out entirely. There is now freer trading. Eastern farmers have, in many instances, ceased to grow grain. Some are making butter and cheese almost entirely, others are specializing on other crops and most of them are leaving the growing of spring wheat to a territory a thousand miles away and the weaving of cloth to a factory far afield. I think statistics analogous to the above might be brought to show that this is disadvantageous to Ontario or Quebec farming, if you wanted to interpret the statistics in that manner. The final test, however, is that, left to himself, without any laws compelling him to make his own clothes or to dictate what crops to raise, the farmer is doing as he is. He ought to be the best judge. Similarly, if you leave the people of a country to decide what crops to raise and where to buy their clothes, they will decide in the most advantageous manner. A tariff deprives them of the privilege of freedom of action in the matter.

In the above figures, German is shown to have made an enormous advance. When the various kingdoms of which that empire is composed favored protection and



TORONTO MILLIONAIRES: J. C. EATON, Merchant Prince.

An article dealing with Mr. Eaton is contained on page 23 of this issue of Saturday Night.

country in their rights. Let them go ahead and carry out the programme outlined by Mr. Sifton and they will accomplish a work for this country the importance of which cannot be overestimated.

Barrie, Jan. 18, 1911.

Sir,—In view of the discussion going on from time to time regarding England's progress under free trade, the inclosed table taken from "England and The English from an American Point of View," by Price Collier, and which are apparently taken from official sources, furnish considerable information which is not readily obtainable by the ordinary layman.

Yours, F. M.

	Great Britain.	Germany.	U. S.
Exports	52	116	110
Imports	53	113	74
Manufactured exports	50	124	320
Gross railway receipts	52	102	126
Consumption of coal	33	91	174
Production of pig iron	27	174	173
Savings bank deposits	100	151	125
Population	6,600,000	12,000,000	26,000,000
	Emigration gain in period.		
1890	108,000	97,000	
1907	235,000	31,000	

WE must thank F. M. for this communication, as the figures are of much interest. There is no reason to suppose that they do not represent the actual condition of affairs. Neither is there reason to suppose that they have any particular bearing upon the advantages of disadvantages of free trade or protection. The main advantage of free trade is that it gives freedom of exchange between people. The greater the number of people and the greater the resources in which there is free trade, the greater should be the advantages. We fail to see any advantage of going back to the times when each man performed all his own work, or when each farm raised all its own grain and vegetables, when sheep were sheared and their wool was carded and woven into garments on the old loom in the kitchen.

When every service was performed within the limits of the farm, there was more manufacturing there than there is to-day and more of other activities which farmers

carried it into effect, the commerce of them all was but a fraction of what it is now. The growth came with the abolition of the protectionist barriers between the kingdoms and the introduction of free trade with the 60,000,000 people instead of with the ten or fifteen million which may have composed each of the kingdoms. Again, in United States, the growth cannot be considered due to the difficulties placed in the way of the people of the country trading with outside countries, but rather to the fact that they can at least trade among themselves. There are fully 80,000,000 of them now—some say 100,000,000.

But the great growth came to the United States because it possessed natural resources. How could England, with her few natural resources and her lands largely closed to the people who would gladly have made use of them, expect to expand like the United States or like Canada. An Englishman may come to Canada and for next to nothing possess a farm of vast extent and be his own master, employ himself and support his family without fear of poverty. Why on earth should he remain in England, perchance to wonder where the next square meal was to come from. But what has this to do with protection and free trade?

The only portion of the above statistics which have much relation to the subject are the savings bank deposits. In these is something definite. These, at any rate, mean surplus. Increase in exports and manufacturing and all that kind of thing may be an actual disadvantage, because, under protection no one can tell whether or not they represent a profit or a loss to the country. But the savings indicate a profit. Again, however, they tell no more than does a comparison between your savings bank account and that of your neighbor. You have still to discover whether they are due to larger earnings or greater economy. Until you can show upon what statistics depend, they are more liable to lead astray than to guide truly. Nevertheless they are interesting.

Economist

Cost of the Iron and Steel Industry

NO. II.

By H. M. P. ECKARDT

IN connection with the matter of railway freight rates and the tariff, it would be exceedingly interesting to know by how much the cost of the National Transcontinental and the Grand Trunk Pacific would be reduced, if the rails and construction materials could have been bought abroad without being subject to duty. I venture to say that many millions of dollars would have been knocked off the capitalization of the new railway. As everybody knows, the rental to be paid by the Grand Trunk Pacific for the Government-owned portion of the line is to be 3 per cent. on the capital cost of construction. So, anything which increases the cost of construction increases the rental which the G.T.P. must pay, and thus forces it to charge higher rates for the transportation which it sells. And, also, it is, of course, the case that freight rates over the G.T.P. proper will be influenced to a considerable extent by the capital cost of the road. So, the people of Canada are condemned in perpetuity to pay a tax in the way of extra freight rates in order to encourage the development of the iron and steel industries. In the aggregate, this tax must amount annually to a respectable figure.

Take another department of Canadian industry. The agricultural implement makers are somewhat unpopular with the Canadian farmers because they charge for the implements produced by them a higher figure than similar implements are sold for in the United States. Those conversant with the state of affairs in the implement manufacturing industry are aware that one of the reasons why a Canadian made binder is sold for more than an American-made machine is that the Canadian manufacturer of implements is compelled by the customs laws to buy his raw material, or a large part of it, from the Canadian iron and steel plants; and, of course, he has to pay higher prices for it than he would if he might go abroad and buy freely in the cheapest market. Thus he must contribute his portion of the tax necessary to have those great iron and steel plants at Sydney, the Soo, and elsewhere. He passes it on to the farmers through adding it to the price of the implements he sells them. And so it comes that agriculture, the greatest of the basic Canadian industries, is levied upon for perhaps the largest part of the tax which makes prosperity in the iron and steel industry. The farmer is now aware that he is paying a tax whenever he buys a plow or a binder. Also, the higher freight rates necessitated by protection cause him to pay more for his food and to receive less for the products of his farm.

Next, take the iron and steel duties as they affect the costs of construction of houses, of factories, and other buildings. If the contractors were able to buy their materials in the cheapest market, these costs would be less than they now are, and rentals might be lowered. So it can be said that the people who pay rent—for dwellings, offices, factories and warehouses—are paying their yearly quota towards the development of Canada's iron and steel industry.

Then there are a number of other important Canadian industries which are handicapped seriously by the protection accorded iron and steel. Iron and steel constitute an important part of the raw material used by them; and because of the higher prices they have to pay the iron manufacturers they must charge a high price for their finished product in order to get a reasonable profit. This means, of course, that their ability to sell goods in the world's markets is impaired. So there is to be considered the theory that a number of these Canadian industries might now be doing a much larger business, exporting their goods to various parts of the world in much larger quantities than is the case at present, if it were not for their being forced to contribute to the upbuilding of a Canadian iron and steel industry.

Underlying these considerations is the question as to whether the Canadian iron and steel industry would have developed in a satisfactory manner if it had not received the protection accorded it by the customs tariff. Perhaps it is the case that under free trade we should not have had those great establishments. At any rate it is likely that we should not have had them all. The development of the industry would probably have been slower. But it seems to me that the natural advantages for manufacturing iron and steel in Canada are quite important, and that being the case it seems probable enough that in the course of time we should have had as rapid a development in the iron and steel industry as we could wish for without imposing those burdens upon agriculture and upon the other industries. If this theory is correct then it seems as if Canada has paid for her iron and steel industry quite as much as it is worth.

Nova Scotia Steel to Raise Dividend.

THE recent reports from both New Glasgow and Halifax indicate that the coming annual statement of the Nova Scotia Steel and Coal Co. will be of a particularly satisfactory character, more especially from a point of view of increase in production. It is said that the improved position in which the company now finds itself will almost certainly result in the directors of the company deciding on an increase in dividend at the time of the company's annual meeting in March. At the end of the last quarter of the year it was felt that owing to the progress made by Scotia, the directors might, at that time, have increased the dividend, but when one considers the conservative policy always followed by the board, it could not have been expected that they would increase the dividend at that time, more especially as it had not been very many months earlier when an increase had been granted to shareholders. The recent strength of Scotia common on the Montreal and Toronto Stock Exchanges would seem to tell the story that there are quite a number of people who are confident that the dividend will be placed on a six per cent. basis.

William Robertson, former president of the Union Bank of Halifax, has been appointed a director of the Royal Bank pursuant to the agreement under which the Royal took over the Union Bank of Halifax.

TO INVESTORS

We offer an attractive list of Government Bonds, Municipal Debentures, Public Utility and Corporation Bonds, yielding from 3.90 per cent. to over 6 per cent. Full particulars will be sent upon application.

We aim to be of service to all who contemplate making an investment.

We invite correspondence and will gladly supply by means of our statistical department information concerning all classes of investment securities.

Emilius Jarvis & Co.

(Members Toronto Stock Exchange)
High Grade Investments.
JARVIS BLDG., TORONTO

ASSETS \$1,750,000
CAPITAL \$2,500,000
RESERVE FUND \$1,250,000

CENTRAL CANADA

LOAN & SAVINGS COMPANY
TORONTO

DEPOSITS RECEIVED AND DEBITURES ISSUED

Chief Office for Canada, Toronto.
ALFRED WRIGHT, Manager.

LONDON & LANCASHIRE FIRE

INSURANCE COMPANY

IRISH & MAULSON, LIMITED,
Chief Toronto Agents.

F. H. Deacon J. C. Fraser

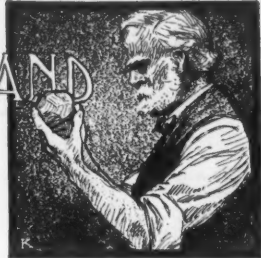
Judgment in Investment

Nowadays one must seek greater returns from his investment than can be paid by a bank to its depositors. Yet it must be as safe as money in bank. Granted. When your money is drawing interest in bank do you realize that you are depending on the judgment of your bankers as to what constitutes a profitable and safe investment? They could not afford to carry your balance and pay you interest unless they could re-invest your money to their profit. In other words, whether you do it directly or through your bank, your money will be invested in stocks or bonds—principally. When you yourself buy stocks or bonds through the right sort of investment house, you are getting the advantage of the judgment of experts (just as in banking your money) and in addition you are yourself getting at first hand the interest that your bankers would get. In other words, you have the same safety—but with greater returns. But use judgment in selecting your investment house for its reliability, progressiveness and conservative intelligence.

Our Security Reports
We sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will be of undoubted value to you.

F. H. Deacon & Co.
Members Toronto Stock Exchange
Investment
97 Bay Street Toronto, Canada

GOLD AND DROSS



AS a general thing the most satisfactory method of securing information through Gold and Dross channels is for an inquirer to send in a written request to that effect. Last week, however, a gentleman in Canada, who must have been in somewhat of a hurry, applied by telegraph for a report. He received the report, by wire, the same day. Another departure from the usual run last week was the receipt by the editor of Gold and Dross of a letter which contained a cheque for \$150 to be applied on the purchase of a certain mining stock, if the same was considered desirable. The reply to this latter communication was in the form of advice suggesting that the writer invest in a sound industrial security, and not in a Cobalt mine.

Barrie, Ont., Jan. 10, 1911.

Editor, Gold and Dross:
I have held for some years shares in the Canadian Goldfields Syndicate, and received small dividends for a few years, but the last couple of years have received no word from them. Kindly let me know what they are doing. I see they are listed at 34 and 33. Is there any prospect of their being worth anything more?

J. McC.

My opinion is that you will hold them for some years more and then throw them into the ash barrel. I have commented many times on this proposition and it seems no more favorable than it did at first.

Perth, Ont., Jan. 15, 1911.

Editor, Gold and Dross:
Please give me your opinion of Calgary, as to its prospects.

J. S. B.

If you mean the real Calgary, I think the city is undoubtedly destined to expand, and a purchase made on a fair scale should, I imagine, turn out favorably. But—and that "but" is a large one—Calgary, as are most towns and cities just now in the Canadian West, is to a certain extent in the hands of professional real estate boomsters. These people are ready and willing to sell goat pasture for residential property, and the annexes, additions and alleged suburbs that are put on the market ought to land some people in jail, but they probably won't. Says the Calgary Herald editorially:

"We have in view at the moment one instance of an addition now being placed on the market by a large circular advertisement, both here and, we believe, in the east. This property is being announced as a railway centre. It is about eight miles from the city of Calgary. Illustrations show street cars running through it, and a myriad of lines surrounding it, and the scale of prices runs as high as \$500 a lot for alleged trackside sites. To The Herald's own knowledge, land adjacent to it can be bought for half that amount per acre."

Editor, Gold and Dross:
1. Is the Equity Bond and Security Co., New York City, a reputable firm? They are selling Kern American Oil Co.'s stock. How about the latter company?
2. Is Robins, Ltd., Toronto, a good firm to buy real estate from?

H. M. C.

1. Kern Oil is not a wise buy.
2. This company is all right.

Weston, Jan. 17, 1911.

Editor, Gold and Dross:
Can you give me any information about Belmont Silver Mines of Kerr Lake? A number of my friends and myself bought a considerable amount of this stock the year before last. Is it any good? Who are the people behind it, and are they any good?

R. A. S.

Truth sometimes come from unexpected sources. I rang up a gentleman connected with Belmont to secure his latest information. He happened to be out, but a very intelligent office man stated as follows: "It's closed down till they can sell more stock." I am afraid it isn't much good. Directors are James Curry, Toronto; George T. Beard, Whitford Vandusen, T. W. Horne, J. A. McKee. They are all right—as good fellows. I don't know how far their mining lore would take them.

Guelph, Jan. 14, 1911.

Editor, Gold and Dross:
Would you be kind enough to give me what information you can about the Canadian Malleable Iron and Steel Co., whose office is at 506 Lumsden Building, city?

L. B.

Not to go too deeply into this subject, I may say shares of this company offer no attractions to the investor, so far as I am aware.

F. I. L., Windsor: I was told about a year ago, or possibly less, by people behind Hargreaves, that the stock would go to a dollar. So far it has failed to reach this figure. I don't know whether the property will make good or not—I doubt if anyone does. In the meantime, unless you are content to deal in uncertainties, I should say it would be better to dispose of your holdings, waiting possibly for a favorable movement in the stock.

Leader: You are somewhat out of touch with the times. People of sense are not buying up Cobalt shares at ten cents each these days, either in Silver Cross or any other similar property.

Toronto, Jan. 14, 1911.

Editor, Gold and Dross:
The enclosed circular has been handed us with an application for subscription in Ventura Oil Development Company. This sounds like being worthy of investigation by you, and we will watch SATURDAY NIGHT for your report next week.

W. J. M.

I will be utterly astonished if Ventura ever makes a cent of honest money. I have referred to it before.

Montreal, Jan. 16, 1911.

Editor, Gold and Dross:
I would appreciate any information that you might give on the Cobalt Star Mining Co., of Cobalt, Ont.

A. W. C.

I don't know it. What doctor or dentist is president?

F. W. Starr, Toronto: I do not look on the Telepost as being a road to riches—not for the shareholders, at any rate. The scheme seems just good enough to keep your money out of.

Re Swastika Mine. In the past I have stated without hesitation that Swastika must be content to be classed as being more or less in the prospect stage. Given money for development, a qualified mining man in charge, and time in which to work, with machinery if required, and it should not take any too much time to demonstrate whether a fairly small property has the goods or whether it has not. The management of Swastika have resented my classification of this property as a prospect, yet the fact is that the work at present being pushed has as its object to show whether or not the property will be a long-

producer or otherwise. Shareholders are entitled to be given definite information in the near future.

A Sault Ste. Marie gentleman sends along a booklet entitled "Deep-Sea Profits," the same being a method of bringing Canadian Fisheries, Ltd., before the public as a stock selling proposition.

This well illustrated booklet goes on to tell of the presumably large profits to be made in whaling and incidentally makes a canvass for new stockholders. The Canadian Fisheries, Ltd., has as its basis the property of the now defunct Quebec Steam Whaling Company, which company was organized by Bannell Sawyer, of Montreal. The Q.S.W.C. got into financial difficulties a year or two ago and ceased to operate. These are a few of the facts not given in the pretty booklet entitled "Deep-Sea Profits." Attention might also be called to a somewhat peculiar statement which occurs on page eight of this pamphlet: "Newfoundland Steam Whaling Company, with its record of 130 whales towed to its factory wharf by one vessel in one short season. No stock for sale." Are the promoters of Canadian Fisheries, Ltd., aware that the very good reason why there is no stock for sale in the Newfoundland Steam Whaling Company is that said company is now in liquidation. If they are not aware of it then their literature is not worth much on its face; and if they were aware of this fact then they are deceiving the public. On page 11 of the booklet there is an attractive set of figures pertaining to what a whale is worth, together with the estimated whaling profits for one boat, one season. It also refers to the Pacific Whaling Company increasing its fleet to ten vessels. The promoters neglect to state, however, that according to law the number of vessels which can be operated in the Gulf of St. Lawrence by any one company is limited in numbers. In other words they could not operate ten steam whaling vessels or even five, if they chose to do so. The Canadian law as pertains to the Gulf of St. Lawrence permits only two boats at a station, and the stations must be at least one hundred miles apart. It would be well if such corporations stuck to facts in their promotion literature. If solid facts are not sufficient to sell the stock then the stock is not worth the purchase price, whatever it may happen to be.

When the Fiduciary Company of Chicago dressed the Agauico mine up in its best clothes and offered shares for public subscription, they said it was a very rich thing they were offering. Gold and Dross said it was not. Now the Agauico seems to be put on the shelf, and the Fiduciary concern has trotted out another, styled the Green Mountain Consolidated Mines Co., residence not stated.

A Toronto manufacturer has received a lot of glad news about Green Mountain, written to him in chatty, personal style, by E. I. Rosenfeld, President, although before he got the word the manufacturer never heard of Mr. R. or his mine. Shares are offered at 25 cents each, Mr. Rosenfeld states, in a property which is not a prospect, but actually has in sight or blocked out nearly two million tons of ore (I don't know what kind of engines estimate to be worth \$12,000,000. Here's a man with \$12,000,000 in sight wasting time getting out after quarters from people he does not know. This is one phase of modern finance.

J. J. G., Edmonton: There is no valid reason that I know of why you should purchase shares of Wyoming Consolidated Asbestos Company, of Casper, Wyoming. The company has, I believe, shipped product but it is not on a basis to give any guarantee for the future.

Virden, Man., Jan. 16, 1911.

Dear Sir,—What is your opinion of the Buick Oil Co. being floated by Buick of the motor company of same name?

P. J. V., Man.

Dodge it as you would a hornet. Run away, if necessary.

Editor, Gold and Dross:

As a constant reader of your valuable paper, would you advise me through its columns whether lots in the Grand Trunk Pacific townsite of Edson, Alta., would be a profitable investment?

A. E.

It depends on how much you pay, where the land you buy is situated, in what direction the town expands, whether the real estate market holds and whether you have capital enough to carry your property through a possible period of long or short depression. The only sensible way to buy is to visit the section.

You are safer dealing with the G.T.P., however, than through the medium of most land companies, which advertise in the newspapers. Many of them are selling "choice residential plots in the centre of a growing western town," when in reality, what they offer is from five to fifteen miles from the place.

Regina, Jan. 16, 1911.

Editor, Gold and Dross:

Kindly give me the benefit of your opinion on shares in the Canada West Oil Company, a company that is apparently incorporated under the laws of California, and is selling stock at the present time throughout Western Canada. An agent has been selling shares at the rate of 100 for \$45 to some women in the city.

INQUIRER.

For every oil company owning producing wells in California or elsewhere, which makes earnings sufficient to recoup shareholders for the risk they originally took, there are a couple of hundred companies that have nothing of value to offer. But they are offering shares, just the same. The mine gamble is bad enough, but to a person living a thousand miles or more from the oil fields, buying shares in an oil company, is still a fiercer kind of gambling. W. S. Beatty, of Winnipeg, who is selling shares in Canada West, has assured me that shareholders are getting a fair deal in this company. By now, it would appear to be up to Mr. Beatty to let us have all the facts in connection with development, and I am writing him to ask for the same.

Chapleau, Ont., Jan. 17, 1911.

Editor, Gold and Dross:

Am insured for \$1,000 in the Canadian Guardian Life; quarterly premium is due February 1; have been insured since August, 1909. Would it be wise to continue paying premiums? I see Government is making enquiries into methods. Kindly advise.

H. A.

My opinion is that in the present case it would be better for you to write off your Canadian Guardian Life experience altogether and forthwith insure yourself in a sound concern. Theoretically, the policyholders in this and every other company, are supposed to be protected, as the company is bound to maintain a re-insurance reserve for the protection of its policyholders. But this is not in the form of deposit with the government, and the history of some Canadian companies—which, by the way, should never have been allowed to go ahead doing business for over six months—has been that policyholders have suffered when the company went into liquidation.

I think you would be best looking after your own interest by dropping out of the Canadian Guardian.

According to the Financial World, New York, Rear-Admiral "Bob" Evans has made a strenuous objection to figuring as the gilded figurehead for the Californian Consolidated Oil Company, of which concern the Admiral is President. The World wants to know if the options on the oil lands secured by this company will be taken up, and prints the following from a California oil man:

It is indeed important for the investor to know whether the options to purchase will be taken up. What assurance has he of receiving his money back or that it will not all be spent on a reckless campaign of expensive advertising? I understand the financial people selling this stock draw salaries varying between \$500 to \$750 a week. Furthermore, the concern selling the stock has never yet put forth a single promotion which has ever returned one cent dividend to stockholders, nor are any of them in a condition warranting the belief that they will ever do so.

Capital \$4,000,000	Reserve Fund \$5,000,000	Total Assets \$62,000,000
------------------------	-----------------------------	------------------------------

SAVINGS DEPARTMENT

at each branch of the Bank - 19 branches in Toronto

The Dominion Bank

E. B. OSLER, M.P., Pres. W. D. MATTHEWS, Vice-Pres.
CLARENCE A. BOGERT, Gen. Mgr.

CAWTHRA MULLOCK & CO.

MEMBERS OF
TORONTO STOCK EXCHANGE

BANKERS AND BROKERS

ROYAL BANK BUILDING, TORONTO, CANADA
CABLE ADDRESS—CAWLOCK, TORONTO

ALBERT E. DYMENT ROBERT CASSELS

Dyment, Cassels & Co.

Members
Toronto Stock Exchange

Bank of Nova Scotia Building, Toronto

INVESTMENT SECURITIES

S. CARSLEY & CO.

MEMBERS MONTREAL STOCK EXCHANGE

117 St. Francois Xavier St.,
MONTREAL

Phone Main 6548

MacDougall Bros.

Stock and Bond Brokers - Members Montreal Stock Exchange

9 St. Sacrament St., Montreal

THE CANADIAN BANK OF COMMERCE

has opened a Branch at

PORCUPINE

A general banking business will be transacted.

F. W. WHITE

STOCK AND BOND BROKER

Sherbrooke, Que. Rock Island, Que.

DIRECT PRIVATE WIRES TO

F. B. McCURDY & CO., Members Montreal Stock Exchange.
E. & C. RANDOLPH, Members New York Stock Exchange.
A. E. AMES & CO., Members Toronto Stock Exchange.

Eastern Townships Stocks a Specialty

The Complete Organization

of the Canadian Express Co. is placed at your service—whether you, yourself, go travelling, or if you have a parcel or a sum of money you wish to send on a journey. Our

TRAVELLERS' CHEQUES

afford the safest and most convenient means of carrying your money. Information about them cheerfully supplied at all our offices. See are

FORWARDERS

to all parts of the world. Parcels entrusted to us are sent on fast express trains and are handled with the greatest care.

Money sent through the mails should be sent in the form of a Canadian Express Co.'s

MONEY ORDER

If an order is lost or stolen, the money is refunded, making them absolutely safe.

CANADIAN EXPRESS CO. Head Office, MONTREAL

Imperial Bank of Canada

DIVIDEND NO. 82.

Notice is hereby given that a dividend at the rate of Eleven per cent. (11 p.c.) per annum upon the paid-up Capital Stock of this institution has been declared for the three months ending 31st January, 1911, and that the same will be payable at the Head Office and Branches on and after Wednesday, the 1st Day of February Next.

The Transfer Books will be closed from the 16th to 31st of January, 1911, both days inclusive.

By order of the Board.

D. R. WILKIE, General Manager.
Toronto, 21st December, 1910.

GOVERNMENT MUNICIPAL AND CORPORATION BONDS

We deal in only the higher grades of Government, Municipal and Corporation Bonds, yielding from 4 per cent. to 6 per cent.

Before purchasing a Bond issue or any part of it we make a thorough investigation regarding the properties or assets which are given as a mortgage against the Bonds.

Orders may be telegraphed at our expense.

Full particulars on request.

ROYAL SECURITIES CORPORATION, Limited

164 St. James St., - Montreal
81 St. Peter St., - Quebec
164 Hollis St., - Halifax
Queen and Yonge Sts. - Toronto

W. GRAHAM BROWNE & CO.

Dealers in Bonds

222 St. James St., MONTREAL

BRITISH AMERICA

ASSURANCE COMPANY

(Fire Insurance)

Head Office, Toronto

Established 1833

Assets, \$2,022,170.18

G. TOWER FERGUSSON & CO.

Members Toronto Stock Exchange

INVESTMENT SECURITIES

23 Toronto St. Tel. M. 1352

THE "ROYAL"

is this year dividing in cash more than \$4,000,000.00

among the Policyholders of the LIFE DEPARTMENT. The same rate of profit has been paid for the past 45 years.

ROYAL INSURANCE COMPANY, LIMITED
of Liverpool, Eng. Established 1845.
Ontario Branch, 27 Wellington St. E., Toronto.

A. G. FOWLER ROSS

Investment Broker

SUITE 65 AND 66

BANK OTTAWA BUILDING

MONTREAL

Aetna Life Ins. Co.

(Founded 1820.)

The Premium on \$10,000 of Insurance at age 30 on the 5 year Convertible Term Policy is only \$29.00 quarterly. Ask for particulars. Other plans equally favorable.
CENTRAL CANADA BRANCH OFFICE:
9 Victoria St., Toronto

TORONTO FINANCIAL
CAREER OF THE
PRESIDENT OF THE
TORONTO BOARD OF TRADE.

TORONTO, JAN. 27, 1911.

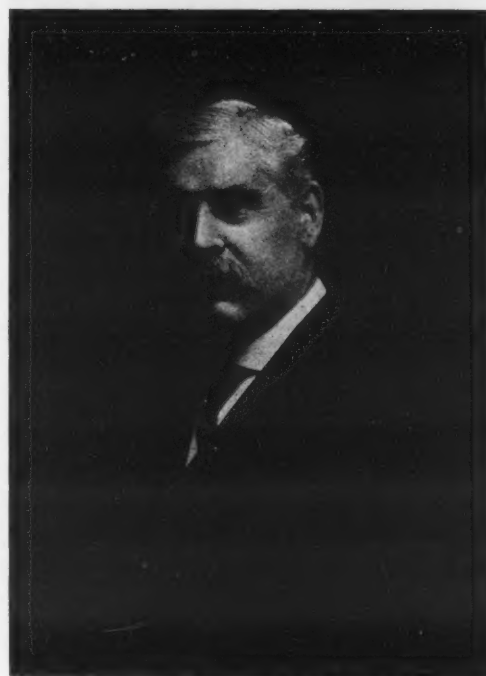
THE career of Robert S. Gourlay—Mr. Gourlay has been elected president for this year of the Toronto Board of Trade—lacks the element of the spectacular, and the same may be said of possibly the majority of successful business men of this and other Canadian cities. One would not choose to call the performance of a steam engine, puffing day in and day out for years, at all spectacular, yet the results attained by the steam engine are of great value to the community. Possibly Mr. Gourlay may be likened to a well-constructed and maintained steam engine. Mr. Gourlay in this instance being the engineer in addition to being the thing driven, and as engineer he has got out of the machine about all of which it was capable. With the assistance of his partners, in the firm of Gourlay, Winter & Leeming, Mr. Gourlay, the senior partner, has built up a business in the way of making and selling pianos and organs, etc., which runs to large proportions. Probably they have made and sold 1500 pianos a year on an average for ten years. Thus over ten thousand homes in Canada and elsewhere have been gladdened, or otherwise, by the advent of one of their musical instruments. The qualification "or otherwise" is put in because there are a lot of people who own pianos who never give their children a decent chance to learn to play. Hence torture to the inmates of that house.

The Scotch parents of Mr. Gourlay were in New York when he was born, and from New York he came to Canada by way of Glasgow. His father and mother made the trip to New York, stayed there but a short time, and then sailed for Glasgow, thence to Canada. In Toronto R. S. Gourlay went to the Louisa Street School, and afterwards to Toronto County Grammar School where he came out senior boy in mathematics, and hugging the class prize to his bosom. At this point he and his father had a disagreement. R. S. was crazy about figures, and he yearned to jump into business. Gourlay, Sr., objected to his son going behind a counter, and they compromised, the lad being apprenticed at the bench in his father's furniture factory here in town. He left that position to enter the firm of Dodson, Shields & Morton, a business of wholesale and retail groceries, with a cake and confectionery making plant on the side, situated on Temperance street, where the Rylee jewelry firm now is. The main characteristic at this time of R. S. Gourlay was that he never knew when to stop work. It has been before stated that he and his father arrived at a compromise. The son was willing to give in, and give up his idea of going into business—to a certain extent. He worked at the factory all day, and then at night he hunted up a school where he could learn bookkeeping, and where he did learn it, hence his Dodson Shields job.

He answered a newspaper advertisement one day, and soon thereafter found himself installed with the Mason, Risch & Newcombe firm, and it was here, after he had advanced several steps, that he found full vent for his inclination to work. A fellow worker who remembers the whole thing vividly, says that after Mr. Gourlay was appointed, in the year 1877, manager of this piano business, that he tried to get the firm to start a branch on Queen street west. Failing to persuade them, he opened a business himself on the side at Queen and Portland streets. He would manage the main business all day, then at night go out to the Queen street store, which was his own risk and venture, and supervise and check up till ten o'clock at night. Then—in heavy seasons, he would go home and snatch three hours' sleep, in order to be able to be down town at four o'clock next morning and get at his other work once more. The gentleman who vouches for the statement that R. S. Gourlay often kept these unholly hours, is one who had the experience instilled very impressively into him, because he had to accompany the boss down to the shop on such occasions.

Then, about twenty-one years since Mr. Gourlay, with present partners, formed the business of which he is now senior partner. He is a man of quick judgment. When Mr. Gourlay decided to found the new firm, he cast about for a suitable location. One day when at lunch down town he mentioned the matter to a real estate man. The latter said he would look about for a place, and then suddenly recollected that the site at No. 188 Yonge street, occupied on the street floor then as a fish stand, was available, as the people owning it—the Biltons—were retiring. Now, things were conservative in those days in Toronto. The piano men were all grouped together on King street, side by side, and none of them would dream of trying to disturb the situation by moving elsewhere; the tradition was that if you wanted to sell pianos, you must locate in this particular section, or court certain failure. When the agent mentioned to Mr. Gourlay that the site he had in mind was above Queen street, he had little idea it would be chosen. But it took R. S. Gourlay just ten minutes to overthrow the time worn traditions, so far as he and his new business was concerned. Before the lunch was finished, he had committed himself to launch his business above Queen street, instead of on King; he had given his word to lease No. 188 Yonge street. That was over twenty years ago, Mr. Gourlay being of the opinion that Yonge street was a coming business street, that business would move north and west, and last but not least, that a stand next to Eaton's should be a winner. So for a quarter the sum of what he pays to day, Mr. Gourlay leased this location, where he still is.

The firm started first as selling agents for piano manufacturers, and they introduced another new idea. Instead of handling only one make, they handled five or six pianos. Despite many prophecies of dire failure, the result was success. Some years later the firm started to make their own pianos and organs. They marketed about 200 the first year, and to-day they sell that many a month. R. S. Gourlay has few modes of relaxation. He does not run a motor car, nor a gasoline yacht; he does not play golf or bowl. When he gets through with his own business, he turns to church work for something new. He was a most successful Sunday school super-



Robert S. Gourlay.

intendent. His public service has been slight. He is a member of the Canadian Manufacturers' Association, and for twenty years he has been connected with the Board of Trade. I think he belongs to the National and no other social club.

A financial house in Toronto raises an objection to procedure on the part of the provincial authorities as regards levying Succession Duty on an estate consisting partly of holdings of Province of Ontario bonds. The criticism raised is that although Provincial bonds are issued as being free from taxation of any sort, in actual practice, they are not. It has been said that where an estate consists of, say, \$150,000 composed of \$100,000 in Provincial bonds, and \$50,000 in other securities, nominally the estate is not taxable for Succession Duty because no estate under \$100,000 is subject to the tax, and if the bonds are not subject to tax, the estate becomes one of only \$50,000 so far as Succession Duty is concerned. The criticism is that the estate is taxed for Succession Duty, just as if there were no tax exemption on the Provincial bonds. I understand this is correct, and the Treasury Department defends the practice on the ground that otherwise a testator might escape all Succession Duty by converting his estate into Provincial bonds. It would seem perhaps a trifle peculiar that bonds admitted to be free from tax should in the end pay taxes indirectly, but doubtless the Treasury Department has good legal and equitable grounds for its position in this regard.

Guarantee Company Annual.

THE annual general meeting of shareholders of The Guarantee Company of North America was held at its offices, 57 Beaver Hall Hill, Montreal, on the 19th January. The president, Mr. Edward Rawlings, in the chair.

The Report showed the following results:—
Total income for the year \$326,676.59
Total amount of risks in force (less re-insurance) 64,628,145.00
Total amount of claims paid and provided for 2,292,273.67
Surplus as regards shareholders 3,102,945.45
Surplus as regards policyholders 4,406,645.45
Total resources 1,976,952.67

The following directors were elected for the ensuing year: Sir Edward S. Clouston, Bart., Henry W. Cannon (New York City), James B. Forgan (Chicago, Ill.), George Hague, Hartland S. MacDougall, Edward Rawlings, William Wainwright, Henry E. Rawlings, and the Hon. E. C. Smith (St. Albans, Vt.).

At a subsequent meeting of the board, Mr. Edward Rawlings was re-elected president and managing director, and Mr. Hartland S. MacDougall vice-president for the ensuing year. Mr. Henry E. Rawlings was reappointed assistant manager, and Mr. Richard B. Scott reappointed secretary and treasurer.

New High for Rio Stock.

ON Wednesday of this week buying of Rio for foreign account sent the price of this security up in Toronto and elsewhere to 105½, with quite a few transactions at this figure. The level reached is a new high for the stock and prophecies are that it will go even higher. The last record for Rio occurred in Oct., 1910, when the stock touched 105.

Officials of the British Columbia Electric Railway Company state there is no foundation for the report published recently to the effect that some agreement had been reached between the company named and the Western Canada Power Company. None has been considered, it is said.

Though the U.S. Government has not finally accepted the offer of the American Sugar Refining Company to pay \$700,000 in settlement of the drawback claims on imported sugar made into molasses, subsequently exported, that amount of money in cash has been deposited by the trust in the Sub-treasury in New York city.

The head of B. H. Scheffels & Co., of New York, the firm raided by post office officials recently, is making a canvass to ascertain how many Stock Exchange firms have boosted mining stocks that afterwards proved to be of little or no value. This appears to be one of the lines of the Scheffels defence.

Mr. Elias Rogers, president of the Crow's Nest Pass Coal Company, left Toronto last week to make a trip of inspection to the property in British Columbia. Mr. Rogers will be away probably for three weeks or a month.

Hon. Wm. Cannon, President. J. TURNBULL, Vice-President and General Manager
BANK OF HAMILTON
Head Office, Hamilton, Ont.

Capital Paid-Up - - - - - \$ 2,500,000
Reserve and Undivided Profits - - - - - 3,000,000
Total Assets - - - - - 35,000,000

TORONTO: 34 YONGE STREET.
BRANCHES IN THE CITY OF TORONTO
Cor. Yonge and Gould, Cor. Queen and Spadina,
Cor. College and Ossington, Arthur and Bathurst, and
West Toronto.

GENERAL BANKING BUSINESS TRANSACTED
100 BRANCHES THROUGHOUT CANADA

Savings Bank Department at all offices. Interest allowed on deposits of one dollar and upwards at highest current rates, compounded half-yearly. Money may be withdrawn without delay.

We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

THE BANK OF OTTAWA

ESTABLISHED 1874.
TOTAL DEPOSITS.

1890 - - - - - \$ 3,145,213
1900 - - - - - \$ 9,699,277
1910 - - - - - \$32,418,445

SAVINGS DEPARTMENT at all offices

Toronto Offices: 37 King St. East, Broadview and Gerrard, Queen and Pape, College St. and Ossington Ave.

RODOLPHE FORGET

Member Montreal Stock Exchange

83 Notre Dame West
MONTREAL

80 rue de Provence
PARIS, FRANCE

WE will forward on request interesting statistics on

CANADIAN NORTHERN RAILWAY
5% DEBENTURE STOCK

Write us for information with regard to Canadian securities of all kinds.

PLAYFAIR, MARTENS & CO., 14 King Street East, Toronto
Members Toronto Stock Exchange

ANOTHER YEAR AND ITS OPPORTUNITIES

have gone. If you have not made the best use of them, do not repine. Forget all but the lesson it should teach, and see that 1911 tells a different tale.

In your financial position better than it was on 1st January, 1910? If you had saved and deposited with us over ten dollars a month, there would now have been \$122.30 at your credit. You know you could have done this; probably much more. \$10 per month deposited for the past ten years would have given you now \$1,437.73, a tidy sum which might lay the foundation of a fortune.

Begin to-day and make up for lost time.

CANADA PERMANENT
MORTGAGE CORPORATION
Toronto Street - - TORONTO

THE STERLING BANK OF CANADA

BRANCHES IN TORONTO—Cor. King and Bay Sts.; Cor.

Adelaide and Simcoe Streets, Cor. College and Grace

Streets; Corner Queen and Closs Avenue;

Corner Dundas and Keele Streets.

SAVINGS DEPARTMENTS AT ALL BRANCHES

THE STANDARD LOAN COMPANY

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

CAPITAL AND SURPLUS ASSETS, \$1,340,000.00.
TOT/L ASSETS, \$2,000,000.00.

President:

J. A. KAMMERER.

Vice-Presidents:

W. S. DINNICK, Toronto.

R. M. MACLEAN, London, Eng.

Directors:

RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.

DAVID RATZ, R. H. GREENE, HUGH S. BRENNAN.

J. M. ROBERTS, A. J. WILLIAMS.

Head Office: Corner Adelaide and Victoria Streets - - - - - TORONTO

MARWICK, MITCHELL & CO.

CHARTERED ACCOUNTANTS (SCOT.)

QUEBEC BANK BUILDING, 11 PLACE D'ARMES, MONTREAL

DAVID S. KERR, C.A. (Scot.) Resident Partner

MONTREAL

WINNIPEG

GLASGOW

LONDON

NEW YORK

PHILADELPHIA

WASHINGTON

NEW ORLEANS

BOSTON

PITTSBURG

CHICAGO

MILWAUKEE

KANSAS CITY

SPOKANE

ST. JOSEPH

ST. PAUL

MINNEAPOLIS

Write for Our List of INVESTMENT BONDS

MUNICIPAL PUBLIC UTILITY INDUSTRIAL

To yield from 4 per cent. to 6 per cent.

Warren, Gzowski & Co.

Members Toronto Stock Exchange

Traders Bank Bldg., Toronto

25 Broad St., New York

PRACTICAL POLITICAL ECONOMY

XII.—The Tariff Policy of the German Empire

The Making of the Empire—The Policy of Blood and Iron—The Customs Union—Free Trade in Germany—An Exotic Plant—The High Tariff Movement and Its Causes—The Great German Industries—Germany and the World Market—The Expansion Policy of the Empire.

By DR. STEPHEN LEACOCK

Copyright by Publishers Press Limited

THE German Empire offers the best example of the system of tariff protection to industry. But the tariff in Germany must not be viewed by itself. It represents only one part of the general scheme of national life by which the State endeavors by systematic management and control to regulate the conditions, and to aid the progress of national industry and commerce.

To understand the meaning of the German national system we must look back a moment to its history.

The Empire is not yet forty years old. Its formation represented the final triumph of German union after generations of failure. For centuries Germany had been a mere geographical expression. The German speaking people were broken up into hundreds of states and principalities. These were joined under the shadowy bond of the Holy Roman Empire, which had degenerated into a mere title.

The shock of the French Revolution and the Napoleonic War broke upon a disunited Germany. The French conquest left behind it a passion for unity, freedom, and national life. For two generations the rivalry of Austria and Prussia thwarted the attempts at union. The great revolution of 1848 and its failure, proved that union could not be accomplished on a republican or even a democratic plan. Then came the intervening statecraft of Prince Bismarck, with his policy of "blood and iron." Against the will of the people Bismarck, Von Moltke and King William made Prussia a formidable military State. Their plans once formed, they overthrew Austria in the Seven Weeks' War of 1866, cast out Austria from the German system, annexed the minor States which had dared to resist, and gathered North Germany together in a North German Federation, dominated by the Kingdom of Prussia. Four more years of preparation and intrigue found Prussia ready for the final struggle. France was overthrown in 1870. The enthusiasm of the hour brought the South German States into the union. On the wreck of the Empire of France was reared the new Empire of Germany, proclaimed in the palace of the French Kings at Versailles in 1871.

Sprung, therefore, from the vigorous force of controlling statesmanship, built not upon individual freedom, but on national solidarity, the German Empire has consistently followed in the path thus opened. Its military greatness achieved, it looks about for new triumphs. Its industries consolidated at home, it seeks the market of the wider world. The expanding Empire looks to its over-

seas' trade, its naval force, and its possible colonial possessions to turn it from a European State to a world power.

Intimately connected with this inspiration are the trade relations of the Empire. Let us see how these have developed.

At the beginning of the nineteenth century each German State was a separate tariff district. Many of them were sub-divided in this respect. The Kingdom of Prussia in 1816 contained 67 different tariff areas. The first step, therefore, to be taken, was to nationalize the tariff system of Prussia itself. This was done in 1818, when Prussia became a single tariff area, with a customs duty of ten per cent. on manufactures, the lowness of which was practically due to the influence of the free trade school of England. Included in the territory of Prussia, like little islands, were thirteen minor States. By an arrangement of 1819 these States abolished the customs barriers and were paid a proportionate share of the Prussian receipts on imports. A few years later a wider movement began. Prussia made the offer to the German States of a reciprocal removal of duties. This was the Zollverein, or customs union, which was the forerunner of the political consolidation of Germany. Hesse-Darmstadt accepted the offer in 1828. Hesse-Cassel followed in 1831. The accessions of the great kingdoms of Bavaria and Wurttemberg in 1833 brought into the union, in all, seventeen States and twenty million people. Before the Empire was formed the Zollverein covered the whole of what is now Germany, and for the making of its common tariff it had a special gathering of delegates organized in 1867 called the Customs Parliament.

At its inception the German Custom Union leaned towards free trade. The agricultural interest of Prussia, not yet alarmed by American competition, favored the import of cheap manufactures. The Baltic ports—Danzig, Königsberg, etc.—were opposed to any policy which might restrict the import trade. West and South Germany, the special seat of manufacture, favored, as they always have protective duties, but upon the whole the commercial policy of the Zollverein, while it never went so far as to entirely remove duties, steadily and cautiously aimed at freedom of trade.

This was the position of things at the inauguration of the Empire in 1871. For some time, even after the beginning of the Empire, the current ran strongly in the direction of free trade. Bismarck, the Chancellor, had

never seriously considered commercial questions. "My economic conscience," he afterwards said, in looking back upon this period, "was in the keeping of others." Meanwhile the example and influence of England counted for much. A powerful agitation in favor of free trade carried on under the leadership of such men as John Prince Smith, the Anglo-German economist; Delbruck, the Prussian Minister, and Schulze-Delitsch, the father of the co-operative system in Germany. Under this influence the Empire moved nearer and nearer to free trade, the culminating point being marked by the abolition of the duties on iron in 1875, which was to take effect in 1879.

GERMANY, however, was not destined to follow the path of free trade to its goal. The powerful reaction which was already setting in led to a complete reversal of policy in 1879. That year marked the adoption of the system of high protection, which has ever since been maintained in the Empire, and of whose termination there seems no likelihood at the present time. The reasons for this reversal of policy were various. In the first place free trade was an exotic plant, which languished on German soil. It was contrary to the whole German traditions of the State and of the directive influence which it was supposed to exert. In the second place, the Empire underwent, during the years in question, so severe an industrial depression as to render a change of tariff policy at least a welcome experiment. The industrial depression was accentuated by the baneful effects of the French War indemnity of \$1,000,000,000. The payment and expenditure by the German Government of these great sums proved far from a national benefit. "The indemnity," said a German writer afterwards, "broke over us like a waterspout carrying great devastation everywhere." The momentary result was a tremendous expansion of industry; 843 industrial companies were established in Prussia alone between 1871 and 1873; speculation ran riot, and an era of flotation ensued, recalling the days of the South Sea Bubble in England. Then came the inevitable reaction. More than half the new companies either collapsed entirely, or saved their existence only by cutting down their capital. Labor suffered also. Wages, which had suddenly risen, fell with equal suddenness; employment was difficult and uncertain. Agricultural prices fell, bringing down land values with them. To add to the difficulties of the moment it was at this very time that the last shreds of protection enjoyed by the iron and steel industry were to disappear.

It was under these circumstances that the change of national policy was adopted. A powerful group had already appeared in the Legislature advocating protection. Two hundred and four members of the Reichstag published a manifesto to the nation. Representatives of the great iron and textile industries came to the Chancellor with the cry "Help us or we perish." The impossibility of Germany competing at that day with English manufactured goods in the open market was only too apparent. The exhibition of German manufactures at the Centennial Exhibition at Philadelphia in 1876 had earned for them the biting designation, "cheap and nasty."

Bismarck and his assistant Ministers were converted. The Chancellor, who had never been more than a lukewarm adherent of free trade became now the strenuous champion of protection. "I do not mean," he said to the Reichstag on May 2nd, 1876, in introducing the tariff bill, "to discuss protection and free trade in the abstract. We have opened wide the doors of our State to the imports of foreign countries and we have become the dumping ground for the over-production of all these countries. Germany is being swamped by the surplus production of foreign nations. In my opinion, we are slowly bleeding to death, owing to insufficient protection."

The result was the Customs Act of 1879, the first of the great German protective statutes. The Act not only reimposed the duties upon raw and manufactured iron, but it placed very considerable duties on textile articles, especially on laces and silks. Duties to the extent of \$2.50 per metric ton were placed upon wheat, rye and oats. Agriculture received a further protection by duties on imported live stock (horses, \$2.50; cattle, \$1.00 to \$1.50, oxen, \$5.00, etc.). The new policy excited at first embittered discussion. But it afforded an undoubted stimulus to manufacture. The German iron and steel industry, which employed 85,000 men in 1879, had a pay-roll of 98,000 employees two years later. The tariff, however, had still to encounter the protests of a minority class, who considered such a policy a step backward. Moreover whatever was the reason, agricultural prices declined in spite of the tariff, and sank continuously in Germany until 1887. But the new tariff policy had come to stay. The revisions of 1885 and 1887 brought with them an alteration of agricultural duties in an upward direction, and a general confirmation and endorsement of the principle of protection.

SPECIAL circumstances aided the new policy. In the first place the customs duties produced an increased revenue for the Empire. Under the German system the Imperial Government, if its own customs and their taxation is insufficient, is compelled to draw special subsidies from the State Governments. This form of taxation is obviously not of a kind calculated to set the Empire in a favorable light in the eyes of the German kingdoms and principalities. At the time of which we speak the Empire was still more or less on trial. Bismarck and his advisers, therefore, soon saw in the customs policy a method of avoiding the odious State contributions, or at any rate of counteracting their effects by being able to distribute, according to the German system, a curious surplus among the different members of the Empire.

Another cause was added. This was the era in which began the external expansion of Germany. Hand in hand with the desire for great industries, went the desire for a Colonial Empire as a source of raw material and a home for German emigrants. Germany has sent out perhaps 12,000,000 citizens to swell the ranks of the American Republic. South America contains 600,000 Germans. Counting Austria-Hungary, Russia, etc., it is estimated that there are 30,000,000 Germans outside of the Empire and politically lost to it forever. To found an outer Germany that should draw to it the outward expansion

of the German people and prove a source of wealth and a market for manufactures, became the prime aim of Imperial policy. From about 1880 onwards Germany took her part in the struggle for Africa and the other unoccupied spaces of the globe. She staked out a claim (1885-1890) in German East Africa covering 384,000 square miles, and with a population of 7,000,000 people. German Southwest Africa, occupied in 1884, represents an area of 322,000 square miles and a population of 200,000. To these are to be added Togoland and the Cameroons on the west coast of the Dark Continent; the Samoan and other Pacific islands, and the Protectorate Kiaochow, commanding the rich Chinese province of Shantung. True, the German colonies as yet represent no great source of strength. They contain a population of 14,500,000 people, but of these only 12,500 are Europeans, and of the latter only 7,500 are German. Greater Germany exists, therefore, rather in the eye of hope than within the vision of the present. The colonies, too, are a heavy charge upon the treasury, and represent an expenditure of about \$20,000,000 a year, apart from the enormous sums (\$150,000,000) spent in suppressing the natives of West Africa. The revenues of the colonies (\$2,000,000 in 1907) and their trade with Germany (\$14,500,000 in 1908) is relatively insignificant. Great Britain has a trade with these same settlements of about \$2,000,000 per annum.

Yet the colonial policy and the vast hopes which it embodies in itself, has become an essential part of the German national system. To the German eye, British strength rests upon two things—great industries at home, and great colonies abroad. Each of these must be created in Germany. The tariff system, therefore, designed to foster in especial way home agriculture and the great basic manufactures, goes hand in hand with the external policy which is to create huge tropical dependencies to feed the industries of the mother country.

THE latest phase of the tariff policy was seen in the Customs Act of 1902, an outcome of the agrarian movement. The landed interest has always been strong in Germany, especially in Prussia, where the landlords have been from the start the mainstay of the monarchy. The landed interest inclined at first towards free trade, but within the last twenty years the situation has changed. The protective duties of 1879, 1885, 1887, proved insufficient. They were further cut into by reciprocity treaties negotiated by Germany with Russia and other neighbors. Moreover, the opening of the American West brought with it a competition of American products at prices with which the German farmers could not compete. The landed interest, already strongly organized in sections, was consolidated in 1892 in the Agrarian League. The association had special objects—land laws, bimetalism, etc.—but its main purpose was a crusade in favor of the increase of protection on agricultural products. A few years of agitation carried the movement to success. The minimum duty on wheat, rye and oats under the tariff of 1902 was five times that imposed in 1879; the duty on flour showed an increase over the same period in the ratio of 7 to 1 and the duty on barley a ratio of 10 to 1. At the same time a considerable increase was made in the tariff protection to staple manufactures. The duty on woolen goods rose from 15 to 30 per cent., on cotton goods from 57 to 80 per cent., and on leather goods, from 50 to 100 per cent. Prior to 1902 German duties averaged about 19 per cent. of the total value of taxable imports; the new duties were estimated to add an extra 17 per cent. to the taxation of agricultural products (including live stock and meat) and an extra 6 per cent. to the taxation of industrial goods.

Such then is the origin and development of the German Customs system. Under it Germany has developed great national industries. It is estimated that the manufacturing industries of Germany, including metal works and mines, support more than 20,000,000 of the 65,000,000 people of the Empire. Thirty years ago the German production of steel amounted only to a half million tons per annum; in 1907 it had reached 12,000,000 tons. The textile works of the Empire employed in 1875 only 193,000 people. The employees in 1905 numbered 827,000, which may be contrasted with the 1,026,000 workpeople in the British textile factories in 1904. The chemical, paper, sugar and electric industries have made enormous progress. The foreign trade of Germany has increased in colossal proportions.

Of the general magnitude of the system thus created there can be no doubt. To judge of its effects, however, it will be necessary to examine more closely the increase of German production and the present position of German wages, and the status of the German working class. These will be best understood by being shown in comparison with those of Great Britain, and to this subject the next of the present series of articles will be devoted.

Traders Annual Meeting.

AT the twenty-sixth annual meeting of the Traders Bank of Canada, held on Tuesday, Jan. 24, 1911, Mr. E. F. B. Johnston, K.C., a director, moved a resolution approving of a system of proposed government inspection and audit of Canadian chartered banks, and the shareholders gave the resolution their hearty assent. A full report of the proceedings of this meeting will be found elsewhere in this paper.

The report of Stuart Strath, General Manager, shows that last year the Traders made net earnings of \$24,351.39, and the balance at credit of profit and loss for the year previous, \$102,443.40, gives a total of \$626,794.79. This was appropriated in four quarterly dividends to shareholders at the rate of eight per cent. per annum, with \$100,000 put to Rest account, \$15,000 written off bank furniture and safes, and with other allowances for depreciation, left the sum of \$153,434.79 to be carried forward to profit and loss. One item in the report shows that the bank made last year a net profit of 5½ per cent. out of the Traders Bank building, every room of which is occupied.

THE NORTHERN CROWN BANK

Statement of the Result of the Business of the Bank for the Year ended 31st December, 1910

The Balance at Credit of Profit and Loss Account on 31st December, 1909, was	\$ 152,675.14
Net Profits for the year ended 31st December, 1910, after deducting expenses of management, payment of taxes and making necessary provision for interest due to depositors and for bad and doubtful debts	258,144.45
	\$ 410,819.59
Appropriated as follows:	
Dividend No. 7—2½ per cent., paid 2nd July, 1910	\$ 55,079.62
Dividend No. 8—2½ per cent., payable 3rd Jan., 1911	55,090.60
Transferred to Reserve Fund	50,000.00
Transferred to Contingency Fund	75,000.00
Transferred to Officers' Pension Fund	5,000.00
	\$ 240,170.22
Balance carried forward at credit of Profit and Loss Account	\$ 170,649.37

GENERAL STATEMENT

31st DECEMBER, 1910

LIABILITIES.

Capital Stock (paid up)	\$ 2,203,640.37
Rest	150,000.00
Profit and Loss Account	170,649.37
	\$ 320,649.37
Unclaimed Dividends	424.10
Half-yearly Dividend, payable 2nd January, 1911	55,090.60
	376,164.07
	\$ 2,579,804.44

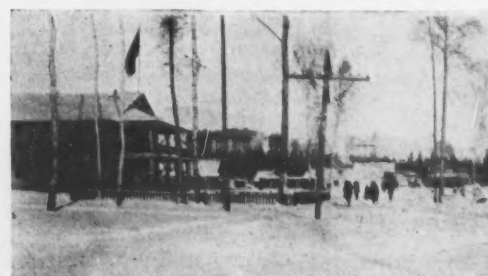
Notes of the Bank in Circulation	\$1,979,848.00
Deposits not bearing Interest	3,939,191.74
Deposits bearing Interest	8,038,399.65
Balances due to other Banks in Canada	2,972.82
Balances due to other Banks and Agents elsewhere than in Canada and the United Kingdom	524,575.24
	14,484,987.45
	\$17,064,791.89

ASSETS.

Gold and Silver Coin Current	\$ 194,863.89
Government Demand Notes	884,765.75
	\$ 1,079,629.64
Deposit with Dominion Government required by Act of Parliament for security of General Bank Note Circulation	\$ 91,200.00
Due by Agents and other Banks in Canada	275,681.00
Due by Agents and other Banks in Great Britain	66,514.95
Due by Agents and other Banks elsewhere than in Canada and the United Kingdom	249,866.16
Dominion and Provincial Government Securities	165,000.00
Canadian Municipal and Foreign Public Securities	177,194.70
Railway and other Bonds, Debentures and Stocks	712,178.88
Notes and Cheques of other Banks	1,398,510.28
Call and Short Loans on Stocks and Bonds in Canada	596,810.00
	3,732,955.97
Current Loans and Discounts	11,761,446.82
Bank Premises and Office Furniture, Winnipeg and Branches	371,727.12
Real Estate other than Bank Premises	18,039.23
Mortgages on Real Estate sold by the Bank	30,509.50
Overdue Debts, secured and unsecured (estimated loss provided for)	70,484.61
	\$17,664,791.89

R. CAMPBELL,
General Manager.

The Northern Crown Bank,
Winnipeg, 31st December, 1910.



SOME WINTER PICTURES OF PORCUPINE.
Porcupine City is shown on the left. The other cluster of shacks is nearer the gold fields. Observe the size of the "Crown Hotel" in the background.



NATIONAL TRUST CO.

LIMITED

18-22 KING STREET EAST, TORONTO

Executor and Trustee Under Will

CAPITAL AND RESERVE - \$ 1,700,000
ASSETS UNDER ADMINISTRATION - 25,000,000

J. W. FLAVELLE,
President.

W. T. WHITE,
General Manager.

INCORP. RATED 1855

THE BANK OF TORONTO

Paid-up Capital \$4,000,000
Reserve Funds 4,944,777
Assets - 50,000,000

Our ample resources, long experience and wide connections combine to provide an unexcelled banking service for business men.
Savings Account opened, interest added to balances half-yearly. Joint Accounts opened, the money in which may be withdrawn by either of two persons or the survivor.

BUSINESS and SAVINGS ACCOUNTS INVITED

MONTREAL REAL ESTATE

Real Estate in and around Montreal offers to-day one of the best investments in Canada. More non-residents would invest in property here if they could feel assured that their interests were being properly looked after. There is no firm in Montreal with larger experience in real estate in all its phases and better equipped to look after outside interests than ours. We buy and sell real estate in the shape of land, houses, stores, warehouses, factories, hotels, factory sites and building sites. We also place loans in first mortgages on first class properties. We manage estates, collect rents, and are thoroughly equipped to carry on a real estate business in all of its branches.

We shall be pleased to give any information you require about Montreal real estate.

THE ROSS REALTY CO., Limited

117 NOTRE DAME ST. W., AND 30 ST. JOHN ST.

Tel. Main 5261.

GET THE HABIT

OF REMITTING BY

Dominion Express Company

Money Orders and Foreign Drafts

PAYABLE ALL OVER THE WORLD

When Travelling carry your funds in

TRAVELLERS' CHEQUES

These Cheques are issued in denominations of \$10, \$20, \$50, \$100 and \$200, and are conceded by all who have used them to be superior in every way to Letters of Credit.

MONEY TRANSFERRED BY TELEGRAPH AND CABLE

Toronto City Offices — 48 Yonge St. and 1330 Queen West

THE METROPOLITAN BANK

Capital Paid up \$1,000,000.00
Reserve Fund 1,250,000.00
Undivided Profits 104,696.38

DIRECTORS

J. J. Moore, President. D. S. Thomson, K.C., Vice-President.
Sir William Mortimer Clark, K.C. Thomas Bradshaw. John Firstbrook. James H. H. H.
A General Banking Business Transacted. Head Office, TORONTO
Nine Branches in Toronto. Savings Bank Department at Each Branch. W. D. Ross, General Manager.

The Home Life Association of Canada

Issues Attractive Plans of Insurance with Reasonable Premium Rates and Liberal Guarantees.

Write for particulars of our new copyrighted
COMPOUND ENDOWMENT POLICIES
Containing Absolute Guarantees.

Hon. J. R. Stratton, M.P., President. A. J. Walker, A.C.A., Secretary-Treasurer.
J. K. McCutcheon, Managing Director,
Home Life Building, Toronto.

To Real Estate Owners and Investors

A. W. CHRISTIE REALTY CO.

Lindsay Building

518 St. Catherine St. W., MONTREAL

Tel. Up 735. Res. St. Louis 4017

have FOR SALE some valuable Properties on the Island of Montreal and elsewhere, consisting of Houses, Flats, Farms, City and Suburban Lots, etc. These properties offer a first-class investment.

Estates managed, rents collected, and out-of-town property owners' interests most carefully looked after.

A. W. CHRISTIE, Mgr. C. WHITHARD, Asst. Mgr.

Bradstreet's Trade Review.

MONTREAL reports to Bradstreet's say trade there is generally steady in character. The past week has seen increased activity amongst the wholesalers who are now meeting a very fair sorting trade. Retail business has held up well and the end of the winter should see light stocks on hand in nearly all staple lines.

Toronto reports to Bradstreet's say wholesalers are impressed with the way spring business is opening up. While orders are not surprisingly heavy they give evidence of a satisfactory state of affairs in all parts of the country. Boot and shoe and other factories are also in receipt of good orders and there is a general inclination to look forward to a very satisfactory season.

Winnipeg reports say a good active trade is moving there for this time of the year and the outlook for future business continues very satisfactory. A good sorting trade is noted from most parts of the country. Local retail trade is of fair proportion. Business in groceries is more active. Spring orders for clothing, dry goods, etc., are beginning to look very well. Collections are a little slow but not unusually so for this time of the year.

Vancouver and Victoria reports say all lines of trade are beginning to pick up after the year-end quietness. It would seem that in most lines retailers' stocks were very materially reduced and that the call upon wholesalers will be correspondingly large.

Quebec reports to Bradstreet's say the volume of business done during the past week was not heavy. Country trade is slow and in some quarters orders are not coming to hand as anticipated.

Hamilton reports say business there is of moderate volume, but not unreasonably so for this time of the year. Retail trade is picking up gradually and promises well for the balance of the season.

London reports say general business there is of fair proportions and there are signs of increased activity in some lines of retail trade.

Ottawa reports say the weather continues very favorable to a good movement of seasonal lines. Retail business is well up to the average for this time of the year and wholesalers report some sorting orders coming in. The prospects for spring continue excellent.

U.S. Dividend Raiser.

THE important dividend changes of the United States for last year, as noted by a New York newspaper, comprises this list of increases:

Canadian Pacific	6 to 7
Chesapeake and Ohio	4 to 5
Delaware	6 to 10
Evans and Terre Haute	4 to 5
Louisville	6 to 7
"Soo"	6 to 7
Mobile and Ohio	2½ to 4
St. Louis & Iron Mountain	4 to 6
Nash, Chat. & St. Louis	5 to 6
New York Central	5 to 6
N.Y. Ch. and St. Louis	0 to 3
New York and Harlem	0 to 1½
Reading	4 to 6
West Maryland	0 to 4

Of the fourteen companies included in the foregoing table one, the Western Maryland, was taken out of the hands of receivers and began to pay dividends on its preferred stock; another, the New York, Chicago and St. Louis, declared its initial dividend. Eight of the companies increased their rates 1 per cent., two 1½ per cent.; one, 3 per cent., and two 4 per cent.

Shocked by G.T.R. Report.

REFERRING to the November statement of the Grand Trunk Railway Co., Canada says in a recent issue—

The statement came as a shock to the market, and led to a sharp reduction in the values of the different issues, the junior securities being especially depressed by the results revealed. Making due allowance for the expected inroad of wages on net revenue, it was expected that there would be a net falling off of about £10,000, and when it was found that the decline in net receipts amounted to no less than £34,700, speculators took fright and hastened to realise their commitments. While, however, the showing for November is distinctly disappointing for the holders of the Third Preference stock, it should not come as a surprise to those who remembered Mr. Smithers' warning at the last meeting as to the effect the higher wages conceded to the company's employees would have upon the working of the system. The increased expenditure recorded for November amounted to £35,900, and converted the moderate gross gain of £1,200 on the combined system into a net decline of £34,700, as compared with a decrease of £11,300 in the previous month. It is quite improbable, of course, that the whole of the

increase in working expenditure is attributable to increased wages, and we must wait for the half-yearly report to ascertain what is the cause of this marked rise in the expense ratio. The results for the five months have undergone a material alteration as an outcome of the November showing, the net earnings showing a decline as compared with the same period of 1909 of £160,750. It is satisfactory, however, to note that the main line has earned £51,800 more than last year although this has cost an additional £78,500 to secure. It is the Grand Trunk Western which has proved the most disappointing, the earnings of this subsidiary having fallen off by a few hundreds under £30,000, and the working expenditure having gone up by no less than £26,850, making the total decline from this section alone as much as £56,550, out of a total falling off of £106,750.

Canada's Cheese Exports.

THE total Canadian exports of cheese in the last fiscal year amount to 181,075,367 pounds, of which the United Kingdom took 179,937,468 pounds, the United States 369,971 pounds, and Newfoundland 309,720 pounds. This export product was valued at £4,329,700. The exports of butter were 4,656,120 pounds, of which the United Kingdom received 2,595,357 pounds, and the United States 1,111,325 pounds. The total export of butter was valued at £204,200. Exports of milk and cream reached 6,945,996 pounds weight. Exports of Canadian cheese and butter have steadily declined in the last six years, those of 1909-10 of cheese being about £800,000 less than in 1903, and those of butter about £1,200,000 less than in the last-named year. Canada, however, still holds the record as the largest exporter of cheese. The cause of the decline in the exports is stated to be the competition of New Zealand, Denmark, Holland and Russia.

Bigger Lumber Cut.

AN increase of 396,776,000 board feet in the cut of lumber in Canada last year over the previous season is shown by statistics compiled by the forestry branch of the Interior Department. Of this increase, 31,704,000 feet, or 47.2 per cent., is credited to Ontario for its cut of spruce alone. An increase of 22 per cent. in the British Columbia cut, with a decrease of 7.7 per cent. in the cut in Quebec, has caused the latter Province to drop from second to third place amongst the Provinces in point of lumber production. British Columbia now occupies second place. Quebec, however, is still the chief spruce-producing Province, nearly one-third of the total spruce cut being credited to it.

Since last September, says the Canada Lumberman, the Ontario Government have sold by tender the damaged timber standing on most of the burned-over forest areas. The sales include jackpine for the timber. The areas sold and the date of sale were as follows:—September 8, 38 square miles, in the district of Kenora; September 15, 33½ square miles in the district of Thunder Bay; September 22, 72 square miles; October 1, 30 square miles, in the Metagam Indian reserve; October 10, 102 square miles; October 15, 268½ square miles; a total of 544 square miles.

More Britons for Canada.

MR. J. S. DENNIS, the Manager of the Canadian Pacific Railway's irrigation and land interests in Alberta and British Columbia, is at present in London to consult with Mr. G. M. L. Brown, the European Manager of the Canadian Pacific Railway, and Mr. G. Bethune Gray, the Manager of the Land Department Offices in London, relative to an extension of the company's organization in Great Britain and on the Continent for the purpose of encouraging immigration to Canada. "We feel justified in doing so," he told a representative of Canada, the London Illustrated weekly, "because, although this was not a banner crop year in Western Canada, the crop conditions turned out very much better than was expected in the early part of the season. Everybody has been very much encouraged in Western Canada. There has been a continued large 'movement' of people and of land, whilst all the prospects of emigration and of land sales are very bright, particularly where United States settlers are concerned. We are desirous, as far as possible, of encouraging the immigration of people from Great Britain, and for that purpose we intend to extend very materially our scheme for the settlement of colonists from the Mother Country on our ready-made farms."

The Bank of Ottawa has opened a branch at Kelso Mines, Ont. The manager will be A. T. Smyth.

CARRIAGE FACTORIES LIMITED

6% First Mortgage Bonds

DUE 1940.

INTEREST PAYABLE HALF YEARLY

Price par and accrued interest.

CANADA SECURITIES CORPORATION

Limited

179 ST. JAMES STREET

MONTREAL

McCuaig Bros. & Co.

Members Montreal Stock Exchange

A general Stock Exchange
business transacted

Investment Securities
a Specialty

157 ST. JAMES STREET
MONTREAL

22 METCALFE STREET
OTTAWA

INVESTMENTS

Carefully prepared lists of investments, combining safety with good interest return, furnished on request.

BAILLIE, WOOD & CROFT

MEMBERS TORONTO STOCK EXCHANGE

95 Bay Street - Toronto, Ont.

L. LORNE EDGAR & CO.

Stock and Bond Brokers Investment Securities

Members Montreal Stock Exchange

36 Board of Trade Building, Montreal

Correspondents: New York Boston Toronto London, Eng.
Cable Address—LORNGAR

G. F. JOHNSTON

J. W. McCONNELL

H. J. ALLISON

JOHNSTON, McCONNELL & ALLISON

Bank of Ottawa Building, Montreal

We handle only High Class Bonds and Investment Securities, and upon application will be glad to submit particulars of the following:

THE CANADIAN LIGHT AND POWER CO.

THE WESTERN COAL AND COKE CO.

THE LETHBRIDGE COLLIERIES LIMITED.

NORTHERN CROWN BANK

HEAD OFFICE - WINNIPEG
Capital (authorized) \$6,000,000 Capital (paid up) \$2,200,000

DIRECTORS

President - Sir D. H. McMillan, K.C.M.G.
Vice-President - Capt. Wm. Robinson
Jas. H. Ashdown H. T. Champion Frederick Nation
D. C. Cameron W. C. Leistikow Hon. R. P. Roblin
General Manager - Robt. Campbell
Supt. of Branches - L. M. McCarthy

Money transferred by telegraph or mail, and Drafts issued on all parts of the world in any currency.
Collections made in all parts of Canada and in Foreign Countries at minimum cost.

A GENERAL BANKING BUSINESS TRANSACTED

V. F. CRONYN, Supt. Eastern Branches, and Manager
TORONTO

THE METROPOLITAN SECURITIES AGENCY

Limited

160 ST. JAMES STREET, MONTREAL

Investment Securities and Real Estate

UNLISTED STOCKS A SPECIALTY

Correspondence Invited Estates Managed

Cable Address - METSEC - Montreal

COMPARATIVE REPORTS

We will forward you upon request our financial quarterly, which contains comparative statements of the principal Canadian and American Companies.

GREENSHIELDS & CO.

Members Montreal Stock Exchange

16 ST. SACRAMENT ST. - MONTREAL

R. A. LYON

H. L. PLUMMER

LYON & PLUMMER

Members Toronto Stock Exchange

Stocks and Bonds Bought and Sold on Toronto, Montreal,
New York and London, England, Stock Exchanges.

Dealers in Government and Municipal Debentures and
Investment Securities

21 MELINDA STREET

Telephones N. 7978-9 Cable Address: Lyonplum



No. 4—J. C. EATON, Merchant Prince.

THE question is sometimes asked, what right has any man to inherit money enough to make him independent of work? The average answer is that any young man who inherits merely money, or what can be converted into money to that extent, is not only to be pitied but is very likely to get rid of the money about a hundred times faster than his father made it.

J. C. Eaton is a millionaire by inheritance; just as he is a thorough-going man of business and of temperament by heredity. He owes his 'ate admirable father a very large debt for a personality that would entitle him to succeed in life even if he hadn't a dollar of native endowment. For J. C. Eaton is a young man of unusual temperamental qualities, which in some men might be used either to achieve success in business or to expedite them to the bow-wows; temperament being always a singular thing.

It happens, however, that J. C. Eaton is not merely a millionaire by inheritance—even though he is the only man in Toronto that ever fell heir to a millionaire's fortune through general storekeeping. He inherited not money—but a business; and the business is one that is not only a maker of a great annual profit by organization, reputation and business methods, but is a concern which J. C. Eaton is no more likely to convert into a cash equivalent for the purpose of having a high old time for the rest of his days than he is of buying land for the purpose of becoming a shirt-sleeve farmer.

At the same time the head of the house of Eaton has already made a reputation as rather a magnificent spender. Just to be mildly personal, to reckon up the cash cost of all the things that J. C. Eaton has spent money on since he became the head of the greatest merchandise house in Canada would easily involve six figures. For instance, there is his new yacht two hundred feet long, with a thousand horse-power in her boilers, and the luxurious appointments of a small, sea-going palatial hotel and the speed of an ocean liner. I don't know what it cost; but the night she steamed into Toronto harbor last summer there was a much bigger hulaba'oo of nautical whistles than when Sir William Mackenzie's Royal Edward ocean liner was warped into Montreal. She lay there garlanded with electric bulbs while the owner and a few of his friends had dinner in the saloon. The thing cost enough to keep several plain people without working the rest of their lives; but there was no reason in that why anybody should begrudge the expenditure. The average citizen of Toronto would be disappointed in the millionaire class if now and then one or two of them didn't do something quite as big as a man in the same financial position would do in Montreal. It's the duty of a certain kind of moneyed man to help keep up the show; and when we see him do it in a sportsmanlike, intelligent way we reckon that he has a function in society. Why shouldn't J. C. Eaton have the finest and fastest steam yacht in Canada?

Take it in the matter of automobiles. The Eaton family and establishment collectively and individually have spent upon cars alone since the automobile came into vogue, as much as would buy out one of the largest businesses in Toronto, lock, stock and barrel. The Eaton firm has a garage behind the City Hall where almost any day cars are stalled up worth a hundred thousand dollars. J. C. Eaton was once the proud original of No. 1 at the license department. He is said by some to have driven the first car in Toronto. In less than ten years he has become one of the most practical motor-enthusiasts in America; not merely because he has the money to buy the cars, but because he has the out-of-door appetite and love of the road that made him one of the first drivers in Canada and for a while at least one of the very few that ever dared to take a car over roads impassable to ordinary horse vehicles. From A B C of the time when a motor-car was as clumsy on a road as a steam roller, to now when the best Limousine is comfortable enough to write letters in, J. C. Eaton is a complete handy encyclopaedia of motorensia. His motor-boats have cost him a fair-sized fortune. Several summers he was chief gasoline skipper of the Muskoka lakes; able to hold his own with the swaggiest outfits from across the border. When he goes to Winnipeg for a flying visit to the big

store that revolutionized Portage Ave., he goes in a private car.

Horses he gave up some years ago, calling them "straw-motors." When wireless became a fact of civilization instead of an inventor's fad, Eaton got the first that was ever utilized in Canada to enable a man to run a huge business from a deck-chair on his yacht. If anybody in Canada gets ahead of him on the private airship game it will happen when J. C. Eaton is a long way out of town. His new house up on the hill is to contain a pipe organ of the most modern design and a stately piano built into the music room which is being hand-decorated by a Canadian artist.

ALL these up-to-date acquisitions have cost Mr. Eaton more money than would have bought the entire Eaton business from cellar to garret twenty years ago.

But this is not the only side of the Eaton main expense account. A year ago when the Y.M.C.A. boom was on in Toronto he spent a hundred thousand on the movement. The tenth of a million was a magnet that drew in a large percentage of the other seven hundred thousand raised by Toronto in the interests of one form of everyday, practical Christianity. A few months later he wrote off his signature to the tune of a quarter-million for a surgical wing in the new general hospital now being built on College St. A year or so ago he donated the site for a new church. Last summer some well-informed citizen of Toronto, who for a great many years has kept himself peculiarly posted on personalities, set afloat a rumor that J. C. Eaton intended to startle Toronto by a practical and spectacular benevolence that would make everything else he had ever done along that line look like the remnants on a dry-goods counter. The rumor was almost too Utopian to be true; but it showed that this young man who a few years ago was working up towards the head office in the third biggest store in America had established a reputation and set a pace for spending money on things that had nothing to do with either his business or his pleasure. If for even two years more he should keep up the pace of public benevolences without touching the Utopian scheme with which his name was somewhat vaguely coupled, he will by that time have spent quite as much on things for the good of the public as he has spent on all his personal concerns, including even his house. Which is one very tangible way of getting even with society.

Thus far the personality of J. C. Eaton as a millionaire is easy to compute. There is nothing subtle or complex about such a man so far as his relation to society is concerned, any more than there is about Andrew Carnegie. The difference, however, is that Eaton began to spend his increment at an age when Andrew was just beginning to know what political economy is. J. C. Eaton has always acted on the principle that to enjoy life is one of the essentials. If he didn't enjoy giving away money he probably wouldn't do it. If he preferred investing it in railroads, or more steamships, or stocks and bonds, he would only be doing what a great many other constructive millionaires do very commonly.

MOST of J. C. Eaton's exhilarating philanthropy is possible because he is a millionaire by heredity. If he had started in on an even keel with the ordinary "self-made" man he might have got to middle age without becoming able to spend much on benevolences. By the time he was able to spend half a million he would have got to an age when most of the imagination and the abounding exuberance had gone out of the thing. His career has been rather a marvel of personal opportunity, which every day a few hundred people wandered in order to find out how it felt to years ago drop into a cross-roads country store where the store-keeper kept everything from a pitchfork to a paper of pins. His life story up till the day his father died was part of the personal side of a strange, useful business that interested the public of one city as much as the building of a trans-continental or the framing of a national policy interests the public at large. The store grew with the town and the country. The boy grew up with the store. For some time he worked in the store and got his weekly envelope. He was known as the son of Timothy Eaton—who was harder to find in the big store than a deserted counter at Christmas time.

For a young man to have begun life studying that sort of universal business was surely a great privilege. The ambitious youth of the twentieth century who works up in a railway office never sees the organism that pays his salary except by imagination, on the map, or in newspaper articles. J. C. Eaton had access to every cranny of a cosmos of store-keeping which from the front door to the tiptop of the skylight was a perpetual picture of progress. Year by year he saw the agreeable octopus reaching out its tentacles; saw the man next door selling out and moving up street, the parti-wall come down and another row of counters added to the Eaton village of business. If he had a turn for mathematics he might have computed the net value of all the goods he could see down one aisle. If he had a bent for the imaginative he could behold the big busy place becoming the common rendezvous of all sorts of folk that wanted a little of everything; the aisles beginning to look like streets and the streets crowded. He very likely remembers when it first became necessary to start a waiting-room where one member of the family might rest up while the others completed the circuit. He should know when the first bargain rush took place at eight in the morning; when the old orchestra went in that used to perform popular and classic selections to the people in the waiting-room—and to some others, the writer included, who strolled in just to hear the music because it was cheap. He could

tell you when the first detective was put on; when the floor-walkers began; the year that dogs were excluded and the time that "No Smoking" became a rule. He perhaps recalls when the first door was opened on Queen St., when the architects laid out the first opening on James St. on the west and Albert St. on the north; when street cars first began to become empty at the store doors; when the celebrated John Eaton, his cousin, opened his rival cyclorama down Yonge St., with a daily orchestra; when the first Eaton buyer went to Europe and the first full-page Eaton ad. went into the newspapers; when the mail order business was started; the first catalogue that was printed on the premises; the first Eaton joke that got on the stage or into the newspapers; the first carriage that stopped at the door when the store began to be not merely a resort for the women whose husbands were on salary or wages but a rendezvous for everybody.

IN fact the things that J. C. Eaton knows about the business with which he grew up ought to make an interesting sort of book if somebody with plenty of time and imagination would write it. There's the story of human need and material progress; the comedy and tragedy of simple life; the growth of a great system—with one dominant figure inside; the development of a thing that draws every day through its clattering, clattering streets more people than inhabit a good-sized town in Canada, and employs as many people the year round as the population of another.

It is not necessary to analyze the thing to find out precisely who's who in the works. There are scores of men in the employ of J. C. Eaton who make vastly more on salary than they could have done running businesses of their own. The man who stands at the head of the organization that makes it possible holds an immensely responsible position in the community. He can't escape being talked about. Perhaps there is no man in Toronto better known by reputation than J. C. Eaton who personally is most agreeable and likable and not at all mysterious. The head of a business like that is bound to be discussed somewhat after the manner of P. T. Barnum or Hammerstein or Van Horne. His parish reaches a great deal further than the circle of his customers. The store-keeper of twenty years ago shook hands with half his customers one Saturday and the other half the next; and he knew them all at sight. J. C. Eaton would be a remarkable man if he were able to recognize one out of every fifty of his employees. His name goes into more households in Canada than any other. By the store catalogues and the Ontario school text-books he is as familiar to people all over Canada as the Premier of Canada is known through the newspapers.

Outside of his immediate circle of friends and club acquaintances and sporting companions and business men, the personality of J. C. Eaton may not be of profound importance. But his position in the world of business makes him a big figure. And to look out over the many years he may yet be at the head of a vast business growing with the progress of a young country makes one wonder what sort of programme J. C. Eaton may be able to figure out in the getting of money from the public and the spending of it somewhat for the public good.

HE has already proved that he understands not merely the magnitude but the principle of benevolence. Many of his disbursements—more than he will ever get credit for in public print—are of the quiet, off-hand sort that sees a man's need and helps him out. More often than not the beneficiary is an employee. In a very practical way this was demonstrated recently by an order from the head of the firm that no girl should work in an Eaton factory under five dollars a week, although by the "piece" system it is possible to earn less than half that. With his army of employees J. C. Eaton is immensely popular. He takes all-round interest in their welfare. Many of the modern improvements in the Eaton store are an aid to employees—all very necessary in a system that makes the individual relatively so small in the scale.

Stealing Homesteads in the West. When a Wife Becomes a Widow, Temporarily, for Business Purposes.

THE Dominion Land Inspector, R. E. A. Leach, of Brandon, has caused to be put in the penitentiary certain Westerners who have manifested a keen desire to get for nothing more than their rightful share of the public domain. The advance in land prices in recent years has aroused the cupidity of some Canadians with too great a desire to get rich quick. By various dodges they have essayed to defeat the law and regulation governing



the acquisition of free land. The trick discovered is to enter for several homesteads and make the people in each district believe that homestead duties upon each were performed.

How many other cases there are cannot be estimated. Those that have come before the courts exemplify the trick. Of course, every precaution was taken by the double and treble homesteader to leave the impression with neighboring homesteaders that they had but one abode—that one near them and of which they knew. A few weeks' absence was explained by alleging work on a threshing gang or that they had been off to the woods to dig out cord wood. Of course, when neighbors were asked if this or that man had lived on his homestead during the certain period of the year, they, of course, said that he did.

They could not say whether he had actually slept on the premises for the full period required by the law, six months, but they could say he had been around the place. In this manner many homestead inspectors have been fooled. To-day it is difficult indeed for the homesteader to carry on such a game, as his rights are of such a valuable nature that if he is caught neglecting his duties in accord with the exact requirements of the law, there are many who are desirous to undertake them for the valuable prize at stake. It just happens that this vigilance has been effective in bringing to light during the past few weeks, quite a number of cases of duplicate and triplicate homesteading. The law gives to every male adult the right to homestead 160 acres on condition that he resides upon it at least six months in each of three years, and does a specified amount of cultivation and erects thereon a dwelling.

This method referred to is not the only one resorted to defeat the homestead laws. Quite a number of wily Yankees have come across the line as "bachelors" and brought with them a woman who was represented to be a widow, ambitious to establish her little family on the free land of Canada. This widow would enter upon the adjoining quarter section. Their shacks would not be far from each other. After three years of residence in that way, and the patents secured, the shacks are combined into one, and the "widow" assumes her true role—that of wife. On information ascertained beyond any doubt, it has been discovered that these parties were duly wedded by a qualified parson in the land from which they hailed, some years, a period sufficient in which to lay the foundation for a reasonable-sized family, before coming to Canada.

The stockholders of the American Smelting and Refining Company have voted to increase the capital stock by \$15,000,000 to \$115,000,000. The stockholders also approved the plan of issuing \$15,000,000 6 per cent. convertible bonds of the American Smelters Securities Company convertible into American American Smelting and Refining stock when the bonds sell above par. The increase in the Smelting and Refining Company's stock is to provide for the conversion of these bonds, which are offered to stockholders at par.

Gross earnings of Duluth-Superior Traction increased in 1910 about \$100,000, being 11.15 per cent. over earnings of the year previous, while the net earnings of \$70,000 show an increase of 19.06 per cent.

Shares of the Childs Company, the owners of the get-fed-quick chain of restaurants in the United States, rose to 140 at the end of December, 1910, the highest price of the year.

Of Importance to All Who Are Interested in the Growth of Montreal and Suburbs

THE expansion of the City has caused the formation by a group of Montrealers who are owners of large properties, of a company which will be an important factor in local real estate operations. With Mr. James Morgan, President of the Henry Morgan Co., Ltd., as its head, the organization is now completed under the name of

The Colonial Real Estate Co.

Manager, A. E. ROLLIT.

13 Beaver Hall Hill, MONTREAL.

Extensive Ownership

The gentlemen forming the Colonial Real Estate Co. are owners of two million dollars worth of property situated in all parts of the Island of Montreal.

Investments Opportunities

Being personally interested as owners of Real Estate throughout the Montreal district, the Colonial Real Estate Co. offers unique advantages to Investors.

BAY VIEW, QUE.

At the present time this Company is developing property at St. Anne de Bellevue, where they are erecting and furnishing houses which they are offering for sale on very liberal terms of payment which ought to be attractive to every rent payer.

Announcements will shortly be made of other suburban properties which are to be opened up.



Lt.-Col. Burland.
Elected by acclamation President of the Montreal Board of Trade.

ALLAN LINE

Royal Mail Steamers

WINTER SAILINGS
ST. JOHN and HALIFAX to
LIVERPOOL
BOSTON and PORTLAND to
GLASGOW

Superior accommodation may be
obtained at minimum rates on
sailings for the balance of the
winter season.

CORONATION, June 22nd, 1911

RESERVATIONS for May, June
and July sailings should be made
as soon as possible, to obtain
choice of accommodation. Reser-
vation lists are now open. Full
information as to rates, etc., on
application to

"THE ALLAN LINE"
77 Yonge St., Toronto
Phone Main 2131.

Donaldson Line

One class cabin (called Second)

Glasgow to St. John, N.B.

"SATURNIA," January 21, February

25, April 1.

"ATHENIA," March 4.

"CASSANDRA," February 4,

March 11.

St. John, N.B., to Glasgow.

"SATURNIA," February 9, March

16, April 20.

"ATHENIA," March 23.

"CASSANDRA," February 23,

March 30.

Rates: Cabin, \$45.00 upwards.

Third, \$29.00 E.B., \$30.00 W.B.

Thomson Line

Southampton to Portland, Me.

"CAIRNORON," February 7,

March 21.

"TORFONA," February 23, April

4.

Portland, Me., to London.

"CAIRNORON," February 25,

April 8.

"TORFONA," March 11, April 22.

For passages, rates and all in-

formation apply to

The Robert Reford Co., Limited

MONTREAL, TORONTO, QUEBEC

PORTLAND, Me., and ST. JOHN

AMERICAN LINE

N. Y. - Plymouth - Cherbourg - Southampton.

*Oceanic ... Feb. 4 ... *Adriatic ... Feb. 18

St. Paul ... Feb. 11 ... St. Louis ... Feb. 25

*White Star Line steamer, Pier 61, N.Y.

Atlantic Transport Line

New York - London Direct

Minneapolis ... Feb. 11 ... Minneapolis ... Feb. 25

Minneapolis ... Feb. 18 ... Minneapolis ... Mar. 4

LEYLAND LINE

Boston - Liverpool.

Devonian ... Feb. 1 ... Devonian ... Feb. 8

RED STAR LINE

New York - Dover - Antwerp.

Vaderland ... Feb. 1 ... Vaderland ... Feb. 11

Finland ... Feb. 8 ... Finland ... Feb. 25

WHITE STAR LINE

New York - Queenstown - Liverpool.

Baltic ... Feb. 11 ... Baltic ... Mar. 11

Laurentic ... Feb. 25 ... Laurentic ... Mar. 25

N. Y. - Plymouth - Cherbourg - Southampton.

*Oceanic ... Feb. 4 ... *Adriatic ... Feb. 18

St. Paul ... Feb. 11 ... St. Louis ... Feb. 25

*White Star Line steamer, Pier 62, N.Y.

WHITE STAR DOMINION LINE

Portland - Liverpool.

Devonian ... Feb. 1 ... Devonian ... Feb. 8

Finland ... Feb. 8 ... Finland ... Feb. 25

RIVIERA - ITA - Y - EGYPT

The Azores, Madeira, Gibraltar, Algiers,

Villefranche, Genoa, Naples, Alexandria,

*CEDRIC (21,055 tons) ... Feb. 22

*CEDRIC (21,055 tons) ... Mar. 8

Largest Steamers to the Mediterranean.

Romanic ... Feb. 4 ... Romanic ... Mar. 18

H. G. THORLEY, Passenger Agent

41 King Street East, Toronto.

BUFFALO, N. Y.

Hotel Touraine

Delaware Ave.

and Johnson Park

A modern, fireproof hotel, offering

every comfort and convenience

to the traveling public - 5 minutes

from shopping centre - European

plan, \$1.50 up with bath.

GRAND TRUNK RAILWAY SYSTEM

Boston

9.00 a.m. Daily

Through Parlor

Library Car and

Dining Car to Mon-

tréal and Sleeper

to Boston.

New York

3 Trains Daily

9.00 a.m., 4.32 and

6.10 p.m.

Only Double

Track Line

Chicago

3 Trains Daily

8 a.m., 4.40 p.m.,

11.00 p.m.

Only Double

Track Line

Montreal

4 Trains Daily

7.15 and 9 a.m.,

8.30 and 10.30 p.m.

Only Double

Track Line

Secure Tickets at City Office, north-west corner

King and Yonge Streets. Phone Main 4209.

CANADIAN PACIFIC

NORTH TORONTO

OTTAWA

MONTREAL

Lv. North Parkdale ... 9.15 p.m.

Lv. West Toronto ... 9.30 p.m.

Ar. North Toronto ... 9.40 p.m.

Lv. North Toronto ... 10.00 p.m.

Daily except Sunday.

Stops at Westmount.

THROUGH SLEEPERS FOR

BOTH POINTS.

City Ticket Office, southeast

corner King and Yonge streets.



Record of the Market Fluctuations of Canadian
Stocks for the day, with High and Low
a year ago. Inactive Securities.

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Low	Date	Ask	Bid
100	180,000,000	55,616,665	175,223,583	3,244,539	Transportation	202	Nov.	177	Jan.	208 1/2	208
100	12,500,000	1,500,000	2,000,000	601,994	Canadian Pac. Ry.	70	Dec.	40 1/2	July	71 1/2	71 1/2
100	3,500,000	400,000	2,000,000	437,802	Dul. Sup. Trac. Co., com.	81 1/2	Oct.	64 1/2	July	82 1/2	82
100	1,400,000	200,000	2,000,000	1,024,465	Halifax Electric	132	Dec.	117	July	140	138
100	2,465,703	8,000,000	8,627,731	1,024,465	Havana Electric	96 1/2	July	93	Aug.	100	98
100	7,465,703	6,000,000	8,627,731	1,024,465	Do. pref.	94 1/2	June	92 1/2	Aug.	100	98
100	15,934,500	4,662,600	24,946,813	2,239,851	Illinois Trac. pref.	93 1/2	Jan.	88 1/2	Nov.	93 1/2	93
100	15,000,000	3,750,000	23,402	59 1/2	Mex. N. W. Ry.	127	April	117 1/2	Aug.	127	127
100	11,487,400	8,400,000	10,987,500	416,344	Mexico Tram. Co.	127	April	117 1/2	Aug.	127	127
100	10,000,000	2,000,000	56,495,000	7,239,851	Minn., St. P. & S.S.M.	145 1/2	Mar.	114	July	137 1/2	137
100	10,000,000	2,000,000	4,426,054	2,769,564	Montréal Street	254 1/2	Jan.	213 1/2	July	222 1/2	222 1/2
100	1,000,000	1,000,000	12,334,000	947,156	Northern Nav.	122	Jan.	104	July	118	118
100	9,000,000	500,000	2,941,500	142,350	Northern Ohio Trac.	40	Aug.	33 1/2	Feb.	55	53 1/2
100	9,500,000	2,500,000	3,000,000	3,000,000	Que. R. & P. Co., com.	61 1/2	Nov.	54	Sept.	64 1/2	64 1/2
100	3,182,000	1,182,573	378,700	1,182,573	Richelleu & Ontario	95	Jan.	77	July	99 1/2	99 1/2
100	31,250,000	40,336,326	1,707,935	1,707,935	Rio de Janeiro	105	Oct.	87 1/2	July	105 1/2	105 1/2
100	10,000,000	2,000,000	3,000,000	3,000,000	St. L. & Chi. S.W. Co.	119	Jan.	92	Dec.	104	104
100	10,000,000	2,000,000	6,000,000	2,597,507	Sao Paulo T. & P. Co.	135	Sept.	135	July	151 1/2	151 1/2
100	13,875,000	13,257,000	1,691,135	1,691,135	Toledo Ry.	15 1/2	Jan.	7 1/2	Oct.	125 1/2	125 1/2
100	3,000,000	3,988,327	2,988,327	2,988,327	Toronto Ry.	129 1/2	Jan.	110 1/2	Oct.	125 1/2	125 1/2
100	9,000,000	2,825,200	8,034,436	8,034,436	Tri-City pref.	99	May	94	May	108 1/2	108 1/2
100	20,100,000	3,030,000	19,503,000	814,903	Twin City, com.	117	Jan.	103	July	110	109 1/2
100	6,000,000	1,000,000	6,458,000	861,430	Whitney Electric	199 1/2	Sept.	176	July	190	189
100	12,500,000	3,500,000	3,500,000	2,275,000	Bell Telephone	148	Mar.	141	Sept.	143	143
100	41,380,400	50,000,000	2,442,420	2,442,420	Consumers Gas	207	Mar.	198	July	200	199 1/2
100	41,380,400	50,000,000	2,442,420	2,442,420	Mackay, com.	97 1/2	Oct.	78 1/2	July	92	92
100	41,380,400	50,000,000	2,442,420	2,442,420	Mackay, pref.	78	Jan.	67 1/2	Aug.	75 1/2	75 1/2
100	13,285,000	2,400,000	18,889,188	603,564	Mex. L. & P. Co., com.	89 1/2	Oct.	66	Jan.	100	100
100	13,285,000	2,400,000	18,889,188	603,564	Do. pref.	103 1/2	Dec.	89 1/2	July	100	100
100	17,000,000	10,107,000	2,042,561	2,042,561	Montreal Power	102 1/2	Feb.	92 1/2	Jan.	100	100
100	1,520,300	7,900,000	171,778	171,778	Ottawa L. H. & P. Co.	131	Dec.	109	Jan.	155	155
100	7,000,000	1,000,000	1,036,788	1,036,788	Shaw, W. & P. Co.	111 1/2	Sept.	92	July	110	109 1/2
100	4,000,000	1,000,000	1,036,788	1,036,788	Toronto W. Light	122 1/2	Nov.	108	Sept.	130	129 1/2

Par Value	Capital Stock Outstanding	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1910.			Wednesday, Jan. 25.		
					High	Date	Low	Date	Ask	Bid
Banks										
243	4,866,666	2,530,666	294,653	British North America	151	April	145	July
50	10,000,000	6,000,000	256,766	Commerce	215 1/2	April	196	Jan.	214	214
100	4,000,000	5,000,000	148,841	Dominion	168 1/2	Jan.	160	Feb.	180	175
100	3,000,000	2,500,000	403,665	Eastern Townships	208	Dec.	196	Feb.	180	175
100	2,549,300	2,549,300	403,665	Hamilton	208	Feb.	196	Sept.	210	...
100	3,000,000	2,500,000	22,312	Hochelaga	157	Nov.	142	Aug.	151	151
100	5,454,846	5,454,846	696,125	Imperial	240	Mar.	219	Dec.	225 1/2	224
100	4,000,000	4,000,000	102,157	Merchants	187 1/2	Aug.	171	Jan.	186	186
100	1,000,000	1,000,000	707,829	Metropolitan	215	April	204	July	203 1/2	203 1/2
100	3,810,400	4,191,441	257,769	Motsons	259 1/2	Jan.	242	Aug.	250	249 1/2
100	14,400,000	12,000,000	681,561	Montreal	259 1/2	Jan.	242	Aug.	250	249 1/2
100	2,000,000	1,200,000	26,266	National	223 1/2	June	206	Jan.	214	214
100	373,800	1,779,150	26,266	New Brunswick	223 1/2	June	206	Jan.	214	214
100	3,000,000	5,000,000	44,865	Nova Scotia	285 1/2	Apr'l	270	Aug.	270	270
100	3,481,665	3,481,665	455,919	Ottawa	212 1/2	Nov.	200	Jan.	210	210
100	2,500,000	1,200,000	228,393	Quebec	245	Oct.	224 1/2	Jan.	236	236
100	5,000,000	6,700,000	228,393	Royal	245	Oct.	224 1/2	Jan.	243	242
100	2,000,000	2,400,000	54,074	Standard	229 1/2	Jan.	219	Nov.	229	229
100	4,000,000	4,750,000	68,671	Toronto	229 1/2	Jan.	219	Nov.	229	229
100	4,354,500	2,200,000	102,413	Traders	229 1/2	Jan.	209 1/2	Nov.	210	210
100	3,244,800	1,900,000	29,676	Union	147	Jan.	141	Sept.	142	141
100				Union	150	Dec.	139 1/2	Jan.	142	142

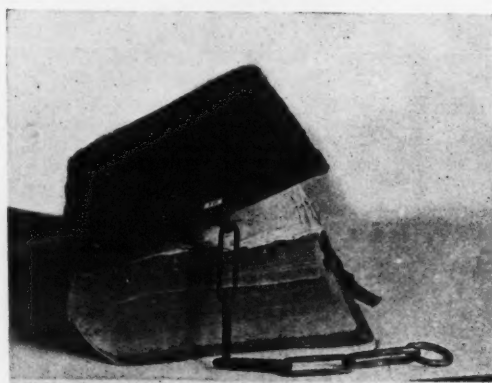
An Exhibition of Old Bibles

THE most interesting book in the world from any point of view is the Bible. Part of it is some of the oldest writing known to men; it was the first book printed; and it is the most widely disseminated of all literature. A display of old Bibles, therefore, should bring together some extremely interesting volumes. Certainly the collection of Bibles which will shortly be on exhibition at Victoria College are well worth a visit.

This display of Holy Writ, which is being held in honor of the three hundredth birthday of the Authorized Version, contains the whole series of English Bibles, from the Saxon translations, down through Wickliffe, Tyndale, Coverdale, Rogers, and Cranmer, to the Authorized and the Revised versions. It also contains copies of the Bible in no less than three hundred languages, even to an edition in the Cree language of the Northwest. Besides this, there are a number of Bibles with the most interesting historical associations.

When a representative of SATURDAY NIGHT called the other day at the beautiful new library building of Victoria College, he found Chancellor Burwash in the midst of a room full of Bibles, many of them still in their wrappings. There were Bibles of all kinds, huge ancient tomes bound in leather and brass lying alongside the india-paper and limp covered booklets of to-day. There were Jewish parchment rolls, some on thin crinkly vellum, others on thick leather. There was one Hebrew roll which looked like nothing in the world so much as a pair of bolsters when wound on its two sticks. There was a chain Bible—the kind they used to fasten to the reading desk with a heavy iron chain in the days when Bibles were scarcer than now, and when devout students were liable to appropriate stray copies of their beloved book. There were some fine old United Loyalist Bibles—that of Barbara Heck, for instance, being preserved in a glass case, as the binding has all fallen away.

A mere layman would have felt rather at a loss in that treasure-house of the printed Word, but Chancellor Burwash made the path one of pleasantness and interest. It was a pleasure to see him amid those venerable tomes, explaining their history and association, calling attention to the excellence of the printing or the binding, and pointing



THE EXHIBITION OF BIBLES.
An interesting survival of the days when Bibles were chained to the desks in churches.

ing out engravings and passages of particular interest. It was like being guided through a storied city by one who had lived there all his life.

The first Bible considered was naturally the one which is having its three-hundredth birthday. And aside from its history, it was a most impressive tome, a copy of the original edition of the Authorized Bible of King James. This particular edition is known as the "he-Bible," on account of the use of the masculine for the feminine pronoun in a certain passage. It is a big book, as almost all the old Bibles are. In the ancient time people believed in books of goodly size—"huge armfuls of delight," as Charles Lamb described the books which were his "midnight darlings." Nowadays they consider handy size and light weight. But Bibles in the old days were surely Bibles.

One of the most beautiful volumes in the collection is a copy of the Vulgate in Latin from the shop of Robertus Stephanus in Paris. It was printed in 1740, and is really a superb bit of work. The binding is especially beautiful, being in white vellum with an inlay of red leather in the shape of a Maltese cross. The paper and printing are excellent.

The chain Bible is a fine old copy of the Hebrew



THE EXHIBITION OF BIBLES.
The entrance to the new library, Victoria College, where the exhibition will be held.



THE EXHIBITION OF BIBLES.
A fine roll of the Hebrew Scriptures on parchment. The staff on which the manuscript is rolled is beautifully ornamented with brass filigree.

Scriptures. It is a sturdy volume bound in vellum, and the chain is of iron and of goodly size. It looks strong enough to hold a ship.

There are two Jewish scrolls, one on leather, and one on parchment. They are fine pieces of work of the kind, especially the smaller roll on parchment, which is ornamented with some beautiful brass filigree work.

Of the English Bibles, Wickliffe's is the oldest represented. But the bulky, modern volume is, of course, merely a reprint from the ancient manuscript. As a matter of fact, though Wickliffe made his translation in 1380, it was not printed till 1850. The language of the book is, of course, very archaic, and to a modern it makes very difficult reading.

Tyndale's Bible is also to be seen in a modern reprint. In this case there is a reproduction of the first twelve sheets of Tyndale's Testament, with which that doughty student made his escape when his plant was seized by the authorities and destroyed.

The Coverdale Bible comes next in order, and the exhibition contains a careful reproduction of that volume. The old book seems to have been really a fine piece of book-making, though it was the first complete Bible printed in English. The translation was made by Miles Coverdale, Bishop of Exeter, and was the first Bible sanctioned by royal authority. The original edition was published in 1535.

The Rogers or Matthews' Bible, as it was called by John Rogers, superintendent of the English churches in Germany, was published with notes under the fictitious name of Thomas Matthews in 1537. It is the Tyndale version. A reproduction of this Bible is also included in the exhibition.

But the big Cranmer Bible, which is one of the most interesting exhibits, is a copy of the original edition of 1539. And it is a beautiful book, the printing being as clear as ever, and the paper just mellowed by age. Modern paper will scarcely last as well. This version is the Coverdale translation, corrected by Archbishop Cranmer. In 1549 every parish church was enjoined to possess a copy under penalty of a fine of forty shillings a month.

Another valuable and interesting original edition is that of Matthew Parker's Bible, which is also known as "The Great Bible"—probably in reference to its tremendous size. This was published in the reign of Henry VIII., under the care of Archbishop Parker and his staff.

There is also a copy of the Geneva Bible, which was translated and published in that city by English exiles. This Bible is also known as the "Breeches Bible," on account of the peculiar rendering of a verse in Genesis: "The eyes of them both were opened—and they sowed figge-tree leaves together, and made themselves breeches." This and the Parker Bible were the immediate predecessors of the Authorized Version.

But interesting as are these old English Bibles, and great as is the part which they have helped to play in the history of religion, Canadians would perhaps be even more interested in the display of Bibles which have figured in historic times in this country. The oldest Canadian Bible in the exhibition is that of an edition of the Vulgate brought to Canada by a French priest in 1620. There is also a Huguenot version which came to America about the same time. Both these Bibles belong to a French-Canadian family in Saskatchewan, who hold them as heirlooms.

Barbara Heck's Bible has also been sent from New York State. It was this book which that very notable old lady held on her lap when she died. Paul Heck's Dutch Testament is also to be seen there, a stubby little volume with crabbled printing. On the fly-leaf is an inscription stating that this book was given to Paul Heck in order that he might learn to read Dutch.

There are a number of other United Loyalist Bibles, and altogether the exhibition gives an excellent idea of the history of the Bible in Canada.

This exhibition will be opened on February the fourth, and it is one which should appeal, not only to people of religious interests, but also to all who are amateurs of fine old books, for their own sake and for the light which they throw on some of the most interesting passages in history.

Crown Princess Sophia of Greece, wife of Crown Prince Konstantinos, is the commander of one of the finest regiments of the army of Greece. She is the sister of the Emperor of Germany and ranks there as Princess of Prussia. She is the mother of five children.

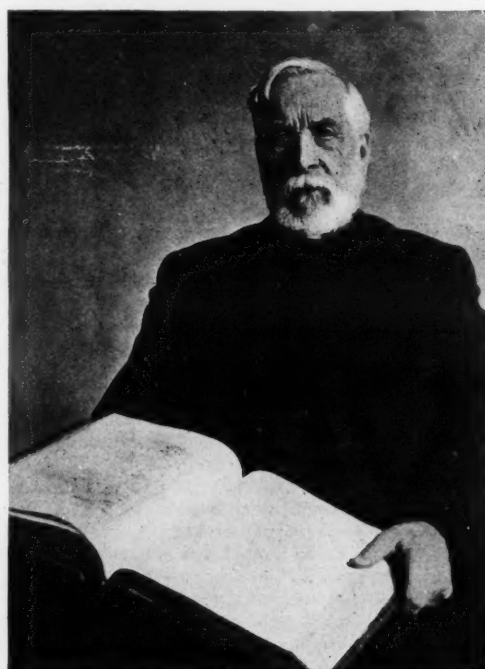
Miss Fola La Follette, daughter of Senator Robert M. La Follette, has written a play with woman suffrage as the dominating motive. Miss La Follette has dramatic ability and she has utilized it in giving readings for the benefit of the equal suffrage cause.

Lovely Dorothy Vernon.

THE marriage, which is taking place next month, of Mr. Hugo Charteris, eldest son of Lord Elcho, and grandson of the venerable Earl of Wemyss, and Lady Violet Manners, second daughter of the Duke of Rutland, reminds one of another wedding in the bride's family rather more than three centuries ago, namely, that of John Manners to Dorothy Vernon, the lovely heiress of Haddon Hall, who brought with her that beautiful old baronial manor-house and all its broad lands to the hands of the noble family of Manners, who are as proud of Haddon as they are of princely Belvoir. Dorothy herself never wore the strawberry leaves of the coronet of a duchess, yet in the long run she became the direct ancestress of the Duke of Rutland. Her great-grandson, ninth Earl of Rutland, was created Marquis of Granby and Duke of Rutland in 1703.

Dorothy Vernon was the second daughter of Sir George Vernon, who was styled "King of the Peak," and the designation was not undeserved, for he lived at Haddon in a state of magnificence and hospitality well worthy of a prince. Dorothy herself was known as a "Princess of the Peak," so when plain John Manners, a younger son of the Earl of Rutland, with no broad acres to help his suit, came a-wooing, he was not considered a good enough *parti*, and the attachment was strongly opposed by all the Vernons, even by Dorothy's elder sister, who had just married Sir Thomas Stanley, second son of the third Earl of Derby, and should therefore have sympathized with the two lovers. It was, however, a case of love at first sight, and though Dorothy was closely watched, and almost kept a prisoner under the charge of a sour-ed spinster, the couple managed to communicate, and to repeat again the vows of love they had made. John disguised himself as a woodman, and taking up his abode in the woods around Haddon, frequently managed to see his lady-love.

At length they resolved to elope, and the night fixed for the step was the occasion of some merry-makings in celebration of the sister's recent marriage to Sir Thomas Stanley. When everybody's attention was taken up with the fun, Dorothy stole quietly away from the scene of merriment through a doorway—pointed out to-day as Dorothy Vernon's door—to the terrace, down the steps, and across the lawn, and eventually to the footbridge over the clear running Derwent, where John Manners was waiting with horses. They rode all night, and next morning were married at a little village church in Leicester-



THE EXHIBITION OF BIBLES.
Chancellor Burwash, of Victoria College, who has charge of the exhibition. He is here seen holding one of the old Bibles.

shire, just across the Derbyshire border. John and Dorothy lived, according to family tradition, "happily ever after," and several children blessed the union.

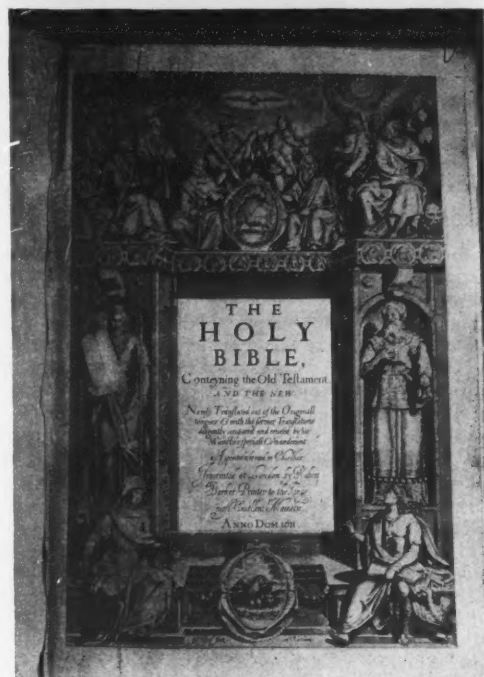
Haddon to day with its picturesque walls and terraces, nestling in the woods that crown the banks of the Derwent, is now deserted by its dual owners, but the future Duke of Rutland has a romantic attachment to the early home of his ancestors, and it is quite within the bounds of possibility that the old baronial mansion may once again be inhabited.

Pedigree Faking.

THE art of pedigree faking has, no doubt, had its professors ever since man's vanity first yearned for ancestors more distinguished than himself, and his purse was more capacious than his conscience; and this craving for exalted lineage seems to pervade all classes and to be shared impartially by both sexes. Pick up any peerage book, and you will find it bristling with ancestral names whose presence is much more difficult to explain than that of the fly in the amber. And as you descend in the social scale the fictions multiply—from the pedigrees of the landed gentry to the family trees proudly cherished in hundreds of middle-class homes.

Many of our dual pedigrees even are, in parts, ludicrously false, as every trained genealogist knows. They abound in myths which have no more basis of fact than the story of "Cinderella" or "Jack the Giant Killer"; and yet they hold up their unblushing heads year after year—often, it should be said, without the sanction of the noble families whose ancestry they profess to give. Thus, the Dukes of Westminster are credited with an unbroken descent from Hugh Lupus, the fat and famous Earl of Chester and nephew of the Conqueror, although it is an indisputable fact that the earliest known Grosvenor was one Robert, who flourished a good century after Lupus turned monk on his deathbed.

The Dukes of Bedford spring from one Henry Russell, who was part-owner of a barge at Weymouth in the fifteenth century; and, in spite of all the peerage books, have not in their veins a drop of the blood of that Hugh



THE EXHIBITION OF BIBLES.
The title page of a copy of the original edition of the Authorized Version.

de Rosset, the Norman, who came in the train of the conquering William. The Duke of Norfolk has a long line of exalted ancestors; but the first known of them all was not Hereward the Wake, as the pedigree books would have us believe, but one William Howard, who sat on the bench six centuries ago, and whose father even has no traceable existence.

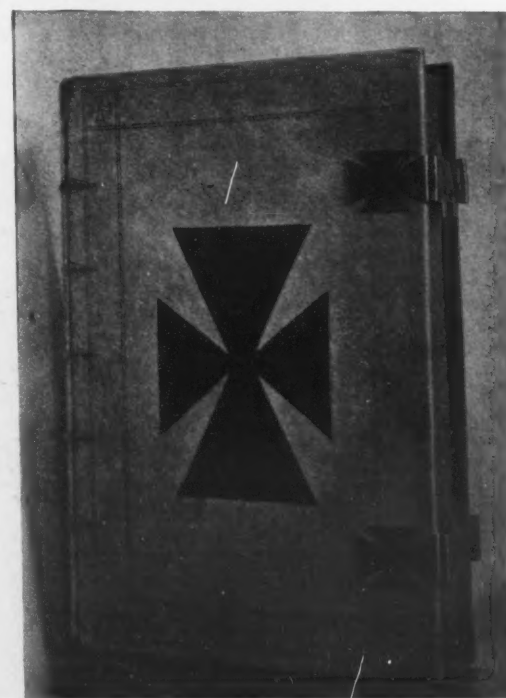
The Duke of Fife has, no doubt, smiled many a time at his reputed descent from the famous chieftain, Fyffe Macduff, who was a tower of strength to the Scottish throne in the ninth century, knowing full well that the legitimate head of his dual tree is a much more recent and obscure Adam Duff, who played his small part on the stage of life in Stuart days.

The first known Spencer, of the noble family of that name, was no baronial Despencer, founder of the old-time Earldoms of Gloucester and Winchester, but a worthy and prosperous Warwickshire farmer, who won a knighthood less than four centuries ago.

The pioneer of the noble House of Bolingbroke was not that William de St. John who was Grand Master of the Conqueror's "artillery," but an ancestor who first set foot in England long after the Grand Marshal was underground. The Fitzwilliam descent from a "Sir William, a knight of the Conqueror's day," Professor Freeman, an acknowledged authority on these matters, contemptuously dismisses as "a pure fable." And these are but samples of scores of widely-accepted origins of noble families, which scientific genealogy throws overboard as worthless, such, to mention but three others, as the Alington descent from a Sir Hildebrand de Alington, "who was Marshal to the Conqueror at the Battle of Hastings"; the doughty knight at the head of the Fortescue tree, who saved William's life on the same stricken field; and Dominus Otho, who anticipated the Conqueror and carried favor with Edward the Confessor while founding the dual family of Fitzgerald.

But these lineages—aspiring as they are—are of mushroom growth compared with many that are claimed, with seeming honesty, by many a less highly-placed family. At Mostyn Hall you may see a vellum-roll, seven yards long, headed by no less famous an ancestor than "Adam, son of God." Another pedigree at the College of Heralds starts thus modestly with Adam and the Garden of Eden, and Wales has many a family-tree which traces descent with unerring hand from the same remote origin. The Lytes of Lyte Cary are content with a more recent origin, from Leitus, a Boeotian warrior of Trojan days.

Many of these pedigrees, no doubt, are honestly believed in by those who so proudly own them; and it is perhaps a pity that the cold, searching light of genealogical science should expose their frailties. But it is to be feared that very many family-trees that flaunt their far-spreading branches are rotten to the knowledge of their possessors.



THE EXHIBITION OF BIBLES.
A beautiful edition of the Latin Vulgate from the shop of Robert Stephan, Paris.

LADY GAY'S PAGE

TWO accomplished "knockers" sat near me at an entertainment the other night. They knocked the orchestra and the singers and the soloists and the friends they knew in the audience, and while the horns and drums were doing their liveliest, they knocked at the top of their by no means musical voices. A sudden lull in the orchestral disturbance caught one of the knockers shouting in a high, peevish voice: "But I don't like the way she has her hair!" Everybody started and then an irrepressible giggle ran around the neighborhood. The other knocker tried to look dignified and the shouter collapsed with a red face. It was quite a lovely moment to the near neighbors of the two pests, who had done their worst to spoil a fine musical treat for anyone within twenty feet of them. As they left the auditorium, one of these nuisances plucked up courage enough to drawl forth: "Well, I must say I am greatly disappointed. I have wasted an evening," whereupon a dame who had been just in front of them during the entertainment, said sweetly: "Don't say that, madame—I'm sure you've been a source of amusement to a number of us!" which may have been too pointed a remark, but was gleefully listened to by several exasperated men and women.

WHAT can one do with such folk anyway? Ushers won't speak to them if one complains of being disturbed, and there are no others in authority to keep them in order. One evening last week I was trying to listen to the charming singing of Manon, with two men in tweeds sprawled out behind me, talking quite audibly about some horse that had or had not won a race down South. We tried looking back, but they never even saw our frowns. People of their sort are some of the reasons why profanity does not die out in polite society. As one young person sympathetically advised: "Say a good swear, and you'll perhaps feel better." I wonder if one would be put out if one did?

TORONTO won't support anything but home talent," said a man bitterly, as he spoke of the half audiences which attended the very delightful performances in the Princess last week. Toronto really has been "once bit, twice shy" on grand opera, and many who did not leave free evenings last week, because they had not been well repaid on former much heralded occasions, are now busy regretting the treat they missed. And we who did our best to get the musical public in Toronto afire over the visit of the grand opera people last week, and to some extent failed, are politely saying, "Served you right," when met with lamentations as above.

IT was worth while going to the opera to see the top gallery. Up in *Paradis* were the sons and daughters of Italy, all glowing eyes and gleaming white teeth, as Amico Fritz and his delightful sweetheart trod the mazy ways of true love. All along the front row were their swarthy, smiling, sometimes very handsome faces, and now and then they looked at one another and nodded and smiled broader, as some *tour de force* or liquid honey-sweet notes floated their way. It was a great night for the Ward, and one recognized here and there a stocky little figure and round fat face which one usually associates with push carts and bannas. They knew a good thing when it came to town, and were early on hand to enjoy it. And how their good Italian eyes rang out when the curtain fell on some fetching chorus, or touching little tableau. Little Italy, up in the gods, was full to the brim, and it was good to see!

THE pros and cons for the telephone were being discussed by a family just arrived in town. Father and mother didn't want one. They were sure it was just an excuse for laziness, and people were much better for going out to order their household stuff, and it was very little to write a note if they happened to want to invite a friend in. Little old Auntie timidly projected a remark: "But in case of fire—" "One might burn to death before one got Central," said father grimly; and in the face of Friday night's superlative tragedy, no one had an answer ready. Of course, the boys and girls got the 'phone, or

will, as soon as the company pleases, and probably father and mother will race one another to answer it, until the novelty wears off. It is an absolute necessity in these hurried days, although it is an unmitigated nuisance sometimes. For business, it is the comfort of one's life, for pleasure it has ousted the polite note, and the hostess has no doubt of whether her invitation has been received or not, nor how many will be the number of her guests. Mistakes do occur over telephone invitations, and occasionally an unlucky wight forgets one altogether, but generally in social as in business affairs the telephone is a time and nerve saver. When is it a nuisance? Well, were you ever rung up from a sound sleep, after a wakeful night, to be asked how you were and if you had the gripe, and what hour did Parliament open? Or did some perfect stranger ever request you to go prancing about the house and find some other flat-dweller with whom the stranger wanted to talk, just as you had begun your dinner? Or did Central mix up yours and some junk shop number and hale you from your bed at 7.30 a.m., to hear a rasping enquiry: "Is Mr. Rosenstein in?" Or were you ever given three wrong numbers and rung off as seen as you got started discussing some important business with the right one? These are not unusual experiences; I've had them all within 24 hours! And only once was I cross, while the best of women unconcernedly chattered away at the other end of the wire and I shivered, half-clothed and half-awake!

I THINK I have told you of the lucky man, who some years ago came out on a ship with me; the lucky man, however, was at that time, "in the bud," so to speak, and had not developed into a veritable Billiken. He was also in the steerage, and the fact worried me, for he certainly did not belong there, and the steerage on an old boat is, really, sometimes, quite awful. How he got out of it, and came to be my neighbor at the Captain's table is not in this story, perhaps, however, my modesty may not object to the statement that it possibly foreshadowed the story. I should, frankly speaking, call it just like his luck. The man had enough money to get out to the West, and he took up a far off bit of land, far from the great jugular vein of the West, the railway. He had a hard time of it, for a couple of years, then the railways came right past his farm—which he sold well, and bought another lonesome homestead. But the railways won't let that man alone; along came another and yet another, joining rails for a crossing just at the end of his farm. The other day he sold that farm, for a sum he had never thought of in his wildest dreams, went

home to London, set all his old office mates crazy to come out by the next steamer, and sowed discontent in a large section of rural England, where his cousins and aunts abound. Then he came back and took up some more remote land, which it is safe betting will be aviators' choice for an alighting station on their cross-continent flights before the lucky man gets fairly going as a farmer. I had a letter from him to-day, and really, his luck is getting monotonous. Some land he took a fancy to, two years ago he has just sold for twice what he paid for it, and so the story goes. He says it is now quite a task to go land-hunting in the West, but speaks of the average farmer's life as anything but tempting. "Farmers can endure hardships better than any other class on earth," he says. "Their mode of living (existing), is nothing to brag about during times of plenty—and the food; well, tatics and fat pork is about all. I don't really think the poor wretches on the Thames Embankment fare much worse." I take issue with the lucky man on this. Very few of the Thames Embankment people seemed to have gotten outside of any such worthy viands for many a long day. "Cawfy," and a hunch of hard bread, was their daily fare, and lucky if they got that. I wonder how long it will be before the lucky man is running for office or a seat in a North West Legislature? Any Government ought to be glad to pay him a fine salary as mascot.

UNITED STATES methods of obtaining social news have struck London and the discovery of the fact has aroused all sorts of denunciation from the decent press. The United States woman who opened negotiations with the servants of the aristocracy with a view to getting behind the scenes, isn't after all, a worse proposition than the reporters who have been for years inventing stories of English smart life for "American" papers. Only it's the time to pillory the system, and the United States woman gets the bouquets. Some time ago this system was fully exposed in New York, with some good effect, and perhaps old London will also make a killing. It is devoutly to be hoped that the dust raised over the discovery of the very crude methods of the latest scandal-monger won't be allowed to quietly settle. Such an enterprising dame as Harriet should not be at large, bringing, as she does, odium upon honest journalism, and stirring the average reserve and wall-d-in Englishman and woman into a raging, raving fury. Some Toronto reporters have from time to time exploited the private affairs of some of our most inoffensive citizens in head lines and have chortled over the fact that they "guessed" things, before they came to pass. And a section of the city said it was smart and quite

within the game for them to do so. Well, it's the beginning of the un-thinkable vulgarity and coarseness which now brands some United States methods. "They shock and disgust decent people," says The Times, and well they may. Fancy the lovely feeling that, instead of discussing all that he could pick up of your private affairs with your housekeeper in a dignified privacy, at most broken by some equally exalted pair from an equally aristocratic menage, the villain was making notes on his cuff, which he would disloyally elaborate to the tune of half a sovereign for the entertainment of a certain class of garbage cans in New York! It recalls to me an almost untellable anecdote, which gave me the grins for a week. At a certain "Welcome Home" in New York, arranged for a naval hero, I was seated on a platform very close to a trio of females who were at that time as well known and nearly as frankly as the golden statue of Diana on the Madison Square Gardens. It was a public platform, and they had wealthy friends. They were discussing a recent scandal in high life in England, and finally the most notorious of the three cast down her eyes, picked at the lace on her sleeve, and said: "Well, girls, what I say is, be charitable. I can forgive that poor woman, really, though I s'pose I shouldn't say it. I had the verdict privately cabled to me," and she sat back with a superior air.

OVER the telephone the irrepressible one told me a little story of the disappointed philanthropist. This latter, being a woman, was moved to pity at the sight of a small boy eagerly eyeing a pastry cook's fresh pies in a window. "Come in, my poor boy," said the d.p. "and I'll get you an apple pie!" which he did and she did, instant. Delicacy sent her out of range, while the small boy devoured his treat, but when she returned, after paying for it, behold it was untouched. "Why don't you eat your nice pie?" enquired the d.p. The small boy snarled, "Apple pie 'thout cheese! Garn!"

IN London, England, if you stop a wayfarer to enquire directions to some house or place of interest, you are likely to receive a glassy stare and be left gaping, or you are kindly taken in hand and directed, or you are told to ask a policeman, the glassy stare nearly always belongs to a vulgar snob, the courteous one is quite likely to own a title, and the "ask a policeman" one is probably a business man who hasn't time to bother with you, or doesn't know his London intimately. In fact, to go about asking one's way is a risky experiment, and in one case led to the enquirer being brought face to face with a big policeman, with this explanation: "Officer, take this girl away, she's annoying me," which was the beginning of a storm of United States language that petrified the crusty old boy, horrified the policeman and ended in a flood of tears and two penitent and puzzled men. When I came upon the scene, I was fallen upon by the tearful beauty, the policeman called a taxi, the old gentleman stood bare-headed and we bundled in as fast as we could. If you want to arouse the "latent devil," which wise folk say lurks in the sweetest woman, just ask that girl if she ever lost her way in London.

IF "Nondescript" will send a stamped and addressed envelope, he will get what he asks for.

Lady Gay

MISS ANNIE S. PECK, the distinguished scholar and mountain climber, described in one of her addresses on mountaineering, the strange effect some mountains have on some men.

"In a word," she said, "it is an effect of mendacity. Thus, in a Boston club, one mountaineer said to another:

"So Smith, fat Smith, actually climbed Mont Blanc?"

"Smith? Not he!" the other mountaineer replied.

"But he said he did."

"True; but in September, on his return from Champanix, he only said he'd been to the foot of Mont Blanc. Since then he's gradually lied himself all the way up to the top."

A DETROIT millionaire gave his little daughter, on Christmas, a superb doll's house—a doll's house lighted with electricity, that had baths and a garage, and even, in one corner of its garage, a tiny doll monoplaner. "Well, my dear, do you like your new doll's house?" the little girl's father asked her one day during the Christmas week. "Oh, yes, papa; tremendously," she replied. "But I've let it furnished to Cousin Angela for \$10 a month."

The Fashions of Today by Shurville

We have had lately, since the inauguration of the New Year, numerous fashionable afternoon gatherings. For these reunions the mode no longer favors tailor-made costumes, however elegant. One must be richly dressed, even though the skirt be short. Heavy crepe de chine, velvet or mousseline with fur and embroidery, are the most worn. We even adorn our selves with lavish jewelry such as has not been used in the afternoon for many a long day. Our fragile robes are covered with sumptuous velvet wraps. The details are the subject of much thought, and the lining, formerly a monotonous piece of insignificance, is now the theme of infinitely varied fancy. Not a single wrap which does not reserve for us some agreeable surprise when the wearer takes it off.

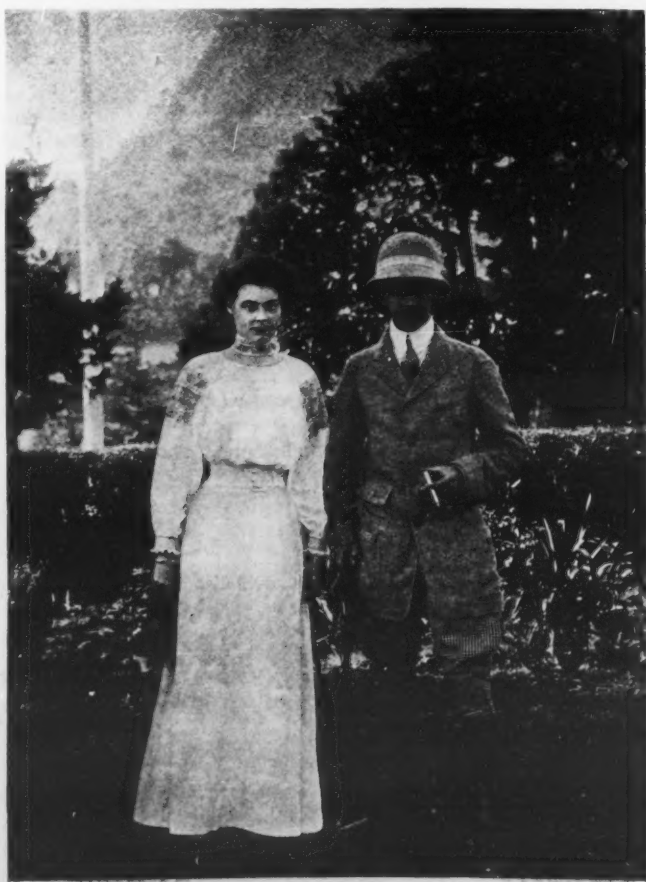
More and more is the Grecian style being adopted for evening dresses by the authorities in dress designing; and long may this tendency continue, for no more beautiful effects of outline and coloring have ever been obtained than in some of the evening costumes now being created in the big houses of Paris and Vienna. The great charm of the Greek style lies not only in its wonderful possibilities of line and color, of its striking blend of simplicity and sumptuousness, but above all in its intense womanliness. It is the real woman that is suggested to our admiring gaze, with her soft curves, her willowy grace, her supple sinuousness; not the creature of buckram and whalebone squeezed into an



unnatural hour-glass shape, bulging above and below with unæsthetic abruptness. Once more our waists have been let out, and Beauty and Health join hands for the benefit of womankind. Thus, we can produce the slim, straight, elusive line which has done more to retain and restore youthfulness of appearance to every woman of thirty and over, than any other fashion ever invented. It reduces those who are too stout as no pinching-in of the waist ever could; it helps those who are too thin; it adds height to the small woman and enhances the elegance of her tall sister; and with all these external advantages it has the invaluable one of leaving all our internal organs in their natural places and positions. We no longer see even young women panting as they reach the top of a flight of stairs, which was a common enough spectacle in the days of hour-glass waists; and when to all these invaluable benefits are added the supreme gifts of beauty and grace we may well raise our voices in a chorus of liveliest praise for a fashion which gives us Youth, Beauty and Health.

What fascinating frocks and frills there are to be seen in the Paris Model Department of the Robert Simpson Co. on Yonge Street, and now that the January Sale is proceeding all the "elegantes" of Toronto are flocking to these beautiful salons. The prices are absolutely alluring also, being just the merest fraction of each garment's real worth. It goes without saying, therefore, that the beautiful things now being offered there, are going like the proverbial "hot cakes."

In the French Lingerie Room there is a fascinating quantity of hand-embroidered garments of such a quality and at such a price as to please the most fastidious. All blouses, petticoats, children's and girls' frocks and dresses are subjected to the same drastic reductions.



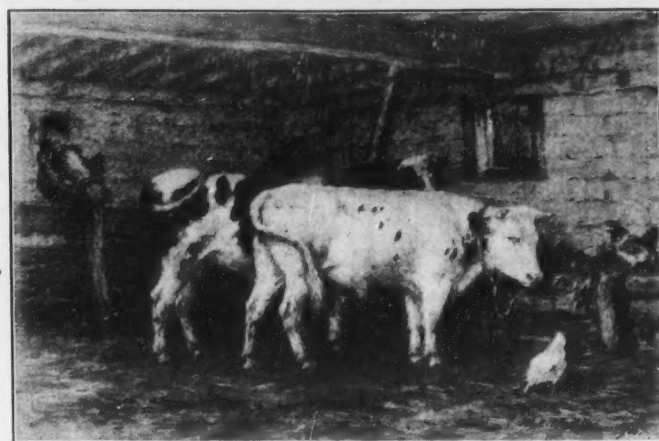
THE KAISER'S SON IN INDIA.
The Crown Prince of Prussia is seen with his wife at a pleasure resort in the Himalayas. The lady is a princess of the house of Schleswig-Holstein.



Black and White Cow, by Anton Maure.



Children on Beach, by Blommers.



Cattle in Stable, by Nakken.

Some Excellent Dutch Water-Colors

A SMALL but very interesting exhibition is the display of foreign and loan pictures at the gallery of the Women's Art Association on Jarvis street. The paintings are nearly all of the modern Dutch school, and many of them have been seen here before in exhibitions. But such paintings as the "Jurres," loaned by Mr. F. B. Robins, and the "Harpignies"—one of the few French pictures—loaned by Mr. C. D. Massey, are of the kind that one can scarcely see too often.

The most interesting part of the exhibition, however, is that of Dutch water colors. There are not many of these dainty pictures, but the average of quality is very high. Most striking, perhaps, from the method of treatment and the personality of the painter, is the picture "A Jewish Wedding," by Josef Israels. It is treated in the peculiarly hazy and impressionistic style characteristic of so much of this painter's work, but it is full of fine and subtle quality. The central figures of the bride and bridegroom stand out softly in shimmering light, while over them both is thrown a symbolical veil or scarf. The composition and treatment are redolent of poetic feeling.

Anton Maure is perhaps the most delightful of all modern Dutch water-colorists. For grace and perfection of style he is not surpassed. And this exhibition contains a very good specimen of his work. It is a picture of a black and white cow standing in a stable. The light is soft and gray, like the light in all Maure's pictures, and it is reflected with a pearly gleam from the high-lights on the animal's hide. It is a delightful little study, and is a remarkable instance of what can be done to make even a prosy and commonplace subject a thing of charm and poetry.

Another beautiful study of a similar type is that of "Cattle in a Stable" by Nakken. Two bullocks are shown standing at the manger, while hens scratch about them in the straw. It is an excellent specimen of the kind of work at which Dutch painters are past-masters. The light is soft and gray, though somewhat brighter than in the Maure picture; and the whole composition speaks of the gratefulness of rest after labor.

Blommers, that charming painter of children and seascapes, has a characteristic scene of children sitting about in the sand, an older girl taking off the shoes and stockings of a little tot in her lap, while other children are to be seen sporting in the surf in the distance. This is an admirable instance of Blommers' work, and though this



A Jewish Wedding, by Josef Israels.



A Laborer, by Neuhuys.

PICTURES AT THE WOMAN'S ART GALLERY

painter, like Neuhuys, is somewhat open to the charge of sameness in his methods of treatment, his pictures are always graceful and well done.

Two of the most beautiful and interesting of the water colors in this exhibition are unquestionably the forest scenes by Cornelis Westerbeeck. There is one called "Beeches," in which sunlight filters down through a number of magnificent old beeches. The picture is a study in green and gold, and is wonderfully attractive in its suggestion of the chequered light and green coolness of forest interiors. The second, "Beeches and Pond," is a somewhat similar study of beech trees and sunlight, though the composition is different and there is a pond in the foreground. This picture also is a beautiful piece of work, and makes sunny the corner where it hangs.

A couple of excellent city scenes by Klinkenberg, one of a canal in Venice, and the other of a landing-stage at Dordrecht; some lovely landscapes with cattle and figures by Groeneweg; a fine study of a Dutch laborer by Neuhuys; and a number of a Dutch canal and river scenes by J. Campbell Noble, R.S.A., also form part of this collection. There are other pictures, too, which are well worth seeing, but it would be impossible in short space to give any detailed description of the varied excellence of the pictures at this interesting exhibition.

Psychic Phenomena

By E. F. M. R.

Article No. 1.

"THERE are more things in heaven and earth, Horatio, than are dreamt of in your philosophy."—Hamlet.

Thousands of years before our Christian era, seven wise men of Greece were asked to embody their conception of the wisdom of life in short pithy sentences to be exhibited in letters of gold over the entrance of the Delphic Theatre of Apollo. The wisest of these wise men, Solon, considered the essence of wisdom to be this, "Know thyself." The advice of an English poet of the seventeenth century was the same. Pope says, "Know then thyself, presume not God to scan, the proper study of mankind is man." And yet how little, how almost nothing, even we of the twentieth century now know of ourselves!

We acknowledge with the Psalmist that we are "fearfully and wonderfully made," but how wonderfully and fearfully the big majority but faintly realize.

Our men of science, though they can name and locate every bone of the body and know some of the special functions of the different organs, can perform with marvellous skill the most amazing operations to lengthen life or straighten limbs, acknowledge that of man himself, the Ego, "little, we may say nothing, is known."

No doubt in the past man has not been ready for such knowledge, but to day we seem to be on the threshold of this mysterious inner temple of man. Is it because a deeper knowledge on this subject is necessary to combat the demoralizing tendencies of modern life?

In any case, within the last fifty years, psychology, the study of the mind and soul of man, is for the first time in history being put upon a scientific basis. In the new psycho-physiological laboratories of Leipzig, Moscow, Harvard, etc., psychic phenomena are being seriously considered and experimented with, and delicate instruments as the ergograph, dynamograph, etc., now record the positive effects of different sounds, different colors, etc., on the pulse and brain of man, while mysterious so-called "abnormal" phenomena are also being carefully studied. The results of these experiments make the subject an absorbingly interesting one, for they presage a most important, most momentous revolution in man's conceived ideas of man.

A large and growing body of eminent men have devoted and are now devoting much of their time to the so-called "abnormal" psychic manifestations, feeling that this will lead to a better understanding of man in his normal state, and there is no better guarantee of the importance of the subject than the association with it of such names as Fred W. Meyers (author of "Human Personality, etc., a classic on this subject), Sir William Crookes, Sir Oliver Lodge, William James, Dr. Hodgson, Dr. Sidis, Dr. Morton Prince, Charcot, Bernheim, Liebau, Flammarion, Lombroso, Jastrow, Dr. Maxwell, Ochorowicz, and many other well known names. (Some of these are recently deceased.)

"The fact," Sir Oliver Lodge says, "that the subject is being considered from so many different sides, that of

the biologist, medical man, physicist and chemist, gives a desirable diversity to the point of view and adds to the value of the investigations."

The one thing that modern psychology and physiology seem to have established beyond a doubt is the dual personality of man. That man is not one indivisible unity as hitherto supposed, but that he possesses a double consciousness, a "secondary personality." In fact, there are, to all intents and purposes, two minds in man—one, the objective or conscious mind, which is the "primary personality," as evidenced in our waking moments; the other, the subconscious mind, or "secondary personality," the "subliminal self," the "alter ego," etc., as variously called. This is evidenced in dreams, hysteria, somnambulism, and under the influence of hypnotism.

The unusual abnormal psychic-phenomena being studied to-day are attributed by the scientists to this subconscious self or secondary personality, and yet there are many eminent investigators, too, who claim that there is a large residual class of phenomena that seem to transcend the functions of subconscious action, the so-called "super normal" phenomena, such as mediumistic phenomena and certain telepathic communications. The secondary personality, say these, may be the condition of getting such "messages," it may be the medium through which they can be sent and received, but it does not explain or account for their origin, and by these, such phenomena, are attributed to the direct connection of the subject with the great psychism, or Soul of the Universe, otherwise to influx or revelation; for so extraordinary are these phenomena that they cannot be accounted for, it is claimed, on any other hypothesis.

This is the view, it might be said here, of a large body of people in England and America, while others, especially among the French investigators, believe that a further knowledge of this secondary personality will prove that it is the direct power or agency. In fact, that extraordinary powers and potentialities hitherto unrealized reside in man himself.

As normal, abnormal, or supernormal psychic phenomena are all unintelligible without some knowledge of this dual personality of man, it may be well first to make clear what is the scientific meaning of the term "secondary personality." It is not, as might be imagined, and as the name implies, a reality as independent as a real person. It is, says science, the subconscious region of the mind, the store house as it were of the knowledge and experience gained by the conscious mind, and to which the latter evidently resorts when it wants to recall something for the moment "forgotten." These two minds with the objective in control usually work in harmony, when we have what is known as the normal personality. But in dreams, in somnambulism, and in those under the influence of hypnotism, the secondary personality has the control and acts apparently independently of the conscious mind or primary personality which is then at rest. This is what is known as temporary "dissociation of the personality." While a great nervous shock, or a blow on the head, will sometimes bring about a more permanent dissociation of the two selves, and we then have evidenced the fact what Stevenson some years ago portrayed in fiction, in the strange case of Dr. Jekyll and Mr. Hyde. Indeed, many normal persons are very much aware of this dual personality, and the "Je sens que je suis deux hommes" of Victor Hugo has at times been vividly experienced by all of us.

The most celebrated classic case of a dual personality is that of "Mary Reynolds" discussed in Dr. Sidis' book, "Multiple Personality." And Dr. Prince, of Boston, in "The Dissociation of a Personality," tells of another case that he has been studying for more than seven years.

Surely in Wm. Sharp, too, who died recently, we have another case of dissociated personality, which did not come under professional observation?

Wm. Sharp, in his normal personality, wrote rather dry, mediocre books; in his secondary personality, we must conclude, and under the name of "Fiona McLeod," he wrote those strange, womanly, imaginative, emotional things full of heart and heart's sorrow, which created a furore in the London literary world. One, "Under the Dominion of Dreams," is weird and haunting in the extreme.

By observing the phenomena of dreams, of somnambulism, and those under the influence of hypnotism—the dissociated state—the conclusion arrived at is that the power and activities of this subconscious region of the mind are amazingly different, and both superior and in one point inferior to that of the objective mind or the normal personality.

In the first place this subconscious field of mind has, it seems, direct control of the working of all the wonder-

ful "involuntary," we have been accustomed to call it, machinery of the body. The circulation, the secretions, the work of digestion, etc., are all under the direct control of this part of the mind.

The second characteristic of this mind is its apparently perfect power of memory. People in the trance or hypnotic state will quote correctly long passages in a language they have not learned, but which they had heard read in their childhood.

Maudesley, one of the greatest physicists and brain specialists of the day, attests to this marvellous power of the brain. He declares that everything once learned or observed consciously or unconsciously is indelibly and permanently recorded on the physical structure of the brain, and may, under some stress of circumstances, be brought to the field of consciousness.

The third distinctive characteristic of the subconscious mind, also as seen in somnambulism and the hypnotic state, is its marvellous powers of vision. In 1883 the observations and experiments of a picked body of men from among the members of the British Society of psychical Research proved that a class of persons called "sensitive" when in the hypnotic state, could apparently see through closed doors, read unopened books, etc., while somnambulists, we know, guide themselves over the most perilous places and through situations that they would not contemplate in their waking moments. Of course there is a question as to whether these special phenomena of vision in the case of the "sensitives" was not due to telepathy, but the observing scientists at the time satisfied themselves that it was not; that things were so arranged as to make any ordinary telepathic communication impossible, while the somnambulists seem to establish the fact that extraordinary vision is a distinctive faculty of the second personality.

Jastrow, professor of psychology, Wisconsin University, however, declares that "unusual activities of the subconscious will in the main occur only in unusual mental constitutions."

A fourth characteristic of the secondary personality is its extraordinary powers of deduction. State to any one, for instance in the hypnotic state (and this is the dream state, or the dissociated state scientifically produced; in this state, the powers of the objective or reasoning mind are inhibited or at rest, and the subjective portion is unchecked by the evidences of one's five senses). Make a statement then, true or untrue, to a person in this state and he will immediately proceed to carry it out to its logical conclusion.

Tell him, for instance, that he is Socrates, and he will at once bring to bear upon his actions and conversation all the previous knowledge he has obtained of that character. If his previous knowledge is small, his presentation will be poor and it will be hard on Socrates! Again, let the hypnotizer tell a person in the hypnotic state that he is very cold, and though the thermometer registers 100 degrees in the shade, the subject will actually shiver and then proceed to button his coat up tight about him. This physical condition has been suggested to his subjective mind, and with the care of every party of the body in its keeping, it immediately issues precautionary orders for the welfare and safety of its special charge.

This brings us to the last and surely most important, because of its practical value, characteristic of the secondary personality, and that is its extreme suggestibility. This extreme susceptibility to suggestions, either from another person, or from the actual knowledge and experiences of its own objective mind (this latter is called auto-suggestion), this susceptibility to suggestion and this unerring power of deduction is at one and the same time both a blessing and a curse to man. A curse only when man is ignorant of Nature's laws and of the strange power for good or ill within him, for the effectiveness of suggestion it has been proved, though greatly increased, is not dependent upon the hypnotic state, and we are all of us at all times more or less, according to our knowledge, amenable to this all pervasive energy. This is the keynote of mental healing, and a knowledge of some of the powers and possibilities of the secondary personality is necessary to an understanding of the success of the mind healers, as well as to the intelligent following of the experiments, observations and theories of the investigators of psychic phenomena to-day.



A COIFFURED NYMPH.

This remarkable conception is that of an eighteenth century Danish artist. It is in porcelain and very precious. The Marie Antoinette coiffure is used to satirize the vices of the court ladies of the time.



THE "SICK HEADACHE" BANDAGE.

This is a typical toilette by the famous modist Poiret.

Bulk tea grows old and stale rapidly. It cannot escape deterioration.



in air-tight packages only, retains its plantation flavor. A Pound Package Makes 200 Cups.

A Visit to our Showrooms

will well repay any who are interested in house decorating and furnishing. Fine hand-made furniture, high class wallpapers and draperies are here at prices surprisingly reasonable. With well equipped workshops we are able to undertake the whole remodeling of a house where necessary.

Elliott & Son

LIMITED

79 King St. W. - Toronto



Wrinkles and Grey Hair

The two infallible marks of Time, can be permanently removed and the entire complexion given a youthful and clear appearance by our system of

Beauty Culture

Superfluous Hair, Moles, Scars, Blemishes, and all skin troubles removed by Electrolysis or the Paraffin system. Falling Hair, Scalp Diseases, Broken and Weak Hair all successfully treated. We have the most complete Department of Beauty Culture in Canada. A competent Specialist in charge. All work private and confidential. Consultation hours, 9 a.m. to 4 p.m. by appointment. Phone M. 1551.

Hairdressing, Manicuring, Chiropractic, Facial and Body Massage, in all their branches. Skilled operators sent to private homes on request.

Demonstrations given for any article in Hair Goods. Advice by Experts on what to wear and how. We invite your inspection.

DORENWEND'S
103 YONGE ST.

Superfluous Hair

Every time a depilatory is used to remove hairs, or whenever hairs are cut, pulled or pumice stone used, the trouble is increased or strengthened. We are experts in the permanent removal of Hairs, Moles, Warts, Ruptured Veins, etc., by Electrolysis. Satisfaction assured in every case.

PIMPLES

Blackheads, Blemishes, Rash, Eczema, Psoriasis, Tetter and other skin affections and scalp troubles cured by our reliable remedies and treatments. Treatment at office by mail. Don't go about feeling miserable when you can be cured inexpensively. Distance makes no difference. We can cure you. Write to-day for our handsome new brochure, or phone M. 831.

Hiscott Institute

61 College St., Toronto
Established 1892



LAST Saturday evening a very pretty dinner was given in a private suite at the King Edward by Hon. Clifford Sifton to some of the fraternity friends and girl friends of his second son, Winfield, in celebration of the coming of age of that popular young man. The dinner table was charmingly pretty with a decoration of daffodils, and some of the prettiest of the young set were the guests, including Miss Phippen of Clover Hill, Miss Haney of Clifden Hall, Miss Evelyn Taylor, the Misses Larkin, and one or two others. Covers were laid for sixteen.

On Wednesday of last week, Mrs. T. Mitchell, 30 Avenue road, gave a tea for her pretty young daughter, Miss Marie Mitchell, and on Tuesday evening of this week her home was the scene of a very gay reunion of the not out friends of her son, Gordon, for a most enjoyable dance. The drawing room and dining room were devoted to the dancers, and Fralick played a fine programme, with the new dances from the "Balkan Princess" and several other novelties. The girls and boys had a glorious time, and among the prettiest were Miss Walker, daughter of Mr. Herbert Walker, Miss Keith, Miss Hartley, Miss McLaughlin, Miss Phillips, Miss Somers, Miss Mutton; while among the boys, Mr. Hayes, the tall young son of Mr. Barry Hayes, Mr. Somers, another big fellow, and many another indefatigable dancer, kept their partners busy. Supper was served at eleven, and thoroughly enjoyed. Grampa and Gramma Somers from next door looked in upon the young folks, of whom none were more admired than their own grand-bairns. Miss Marie wore white ninon over silk, with a corsage bouquet of pink flowers. Mr. Gordon Mitchell was a most attentive host.

Miss Aileen Larkin's girl friends had a most delightful time on Tuesday afternoon when Mrs. Larkin received them at the tea hour. Miss Larkin received with her mother, who wore a perfect gown of soft Paisley tones in some semi-transparent material, and her beautiful string of pearls. Miss Aileen being in a simple gown of deep blue with cream. Miss Brenda Smellie sang half a dozen songs, her voice sounding very well in the drawing room. The tea-table in the dining room was presided over by Mrs. McPhedran and Mrs. Starr, and looked lovely with pink roses, violet daisies, and lily of the valley for decoration, arranged with the perfect taste invariably seen at Mrs. Larkin's teas. Some of the girls were Miss Haney, Miss Ritchie, the Misses Hambourg, Miss Marguerite Robins, Miss Evelyn Reid, Miss Vivien Duggan, Miss Muriel Jarvis, Miss Constance Townsend, Miss Alexander of Bon Accord, Miss Crowther, Miss Evelyn Taylor.

The tragic end of the violinist, Fitzhugh Goldsborough, has shocked his Toronto friends, who greatly appreciated his artistic talent. There appears to be no doubt that the deceased was out of his mind at the time he attempted the life of Phillips, the author, and shot himself.

The success of the suppers to be given after the Mendelssohn Choir concerts is now assured, all the smart people in town having interested themselves in them. It will be the proper caper to form quartette parties for supper and to engage your table, if any be left, before the end of this week. The fascinating waitresses in their foreign caps and pretty frocks, will be selected from the most popular society girls, and the wind up to an enjoyable evening will be a dainty supper in the magnificent new Heintzman Hall, just opposite Eaton's.

Mrs. H. J. Coon (formerly Miss Olive Hughes) will receive for the first time since her marriage, with her mother, Mrs. Stewart N. Hughes, at 36 Roxborough street west, on Friday, the third of February.

Mr. and Mrs. A. W. Wills sailed on the 27th inst. for England and the Continent.

Mrs. J. F. Weston, of St. John, N.B., and Mrs. Robert Junkin, of Rosedale, have gone to Nassau to spend the winter.

Mrs. Andrew Dods will receive for the first time in her new home, 35 High Park Gardens, on Wednesday, February 1. Mrs. Magee will receive with her.

One of the most successful At-Homes of the Toronto Canoe Club was held at McConkey's on Friday evening, January 20. About 300 guests were present. The ball-room was hung with the pennants of the commodore, vice commodore, and the rear commodore. Supper was served in the restaurant at small tables, decorated with Richmond roses, silver and red-shaded candles, all the guests sitting down at the same time, the arrangements being in the hands of the following attentive house committee: Mr. T. F. Livingstone, rear commodore and chairman; Mr. Wm. C. Gowland, Mr. Fred J. Gooch, Mr. Arthur T. Etwell, Mr. J. Roaf Evans, Mr. S. E. Holliman, Mr. C. S. Stapells, Mr. Jas. O. Spence, and Mr. Barton Howett, secretary. The patronesses receiving for the club were Mrs. M. A. Thomas in a handsome black netted gown with orchids, Mrs. Joseph Oliver in a pale grey-blue satin gown with Brussels lace and embroidery and diamond ornaments, Mrs. A. L. Young in pale grey striped ninon with lace and silver sequins, Mrs. S. A. Sylvester in pink satin charmeuse with rosebuds, Mrs. J. G. Ramsay in black satin with hand embroidery in oriental shades, Mrs. A. F. Spratt in white over emerald satin and white lace, Mrs. N. A. Purse in a black panne gown with very handsome jet.

Crescent street Presbyterian church, Montreal, was the scene of a pretty wedding last Saturday evening, when Miss Dora Burgess, daughter of Dr. T. J. W. Burgess, was married to Mr. Walter R. Chenoweth, of the Bank of Montreal, formerly of Toronto. The church was beautifully decorated with white lilies, jonquils and southern smilax. The ceremony was performed by Rev. R. W. Dickie. The bride, who was given away by her father, wore a lovely gown of white Liberty satin, embroidered in pearls and trimmed with lace. Her tulle veil was arranged over a wreath of orange blossoms, and she carried a shower bouquet of white roses and lily of the valley. Mrs. J. B. Creighton, of Toronto, sister of the bride, was matron of honor, wearing a gown of white satin brocade, with a chiffon overdress, and a black velvet hat with yellow plumes; and two bridesmaids, Miss Agnes Chenoweth, sister of the bridegroom, and Miss Gertrude Bryce, who were gowned alike in pink satin

veiled in pink chiffon, and wore black velvet hats lined with pink. Each attendant carried pink roses and wore a bangle bracelet, the gift of the bridegroom. Mr. Frank Chenoweth was best man for his brother, and the ushers were Mr. R. S. Cassels, of Toronto; Mr. Jellett Barker, Mr. Jack Edgar, and Mr. James Wallace. Each was presented with a gold pencil by the bride. Following the ceremony, Mrs. E. Darling, sister of the bride, held a reception at her residence, 78 St. Matthew street, where the floral decorations were white roses and jonquils in the drawing room, and jonquils in the dining room. Mrs. Burgess, mother of the bride, wore a black Liberty satin gown with real lace and touches of violet, and a black plumed hat; Mrs. Chenoweth, mother of the bridegroom, was gowned in black satin with a black hat with plumes.

Last Saturday afternoon a huge crowd gathered on the invitation of Professor and Mr. Jan Hambourg in the new Heintzman Hall, to hear some music from 3 to 6.30. Among the most popular numbers were Mr. Jan Hambourg's violin solos, and Mrs. Macdonald Fahey's songs. Mrs. Harry Osborne gave a recitation on "How Rubenstein played the piano," a long and amusing account of the impressions of a Rube on hearing the great man. After the crowd had dispersed, some of the personal friends of the host's adjourned to the studio floor and had a delicious little "five o'clock," a pretty table with shaded lights, flowers and many goodies being arranged. From the central hall, the studios, double doored, and nicely planned, radiate, the Herr Professor having a charming room, hung with autograph pictures of many famous musicians and a beautiful painting by Archibald-Brown.

Mr. Gerald Larkin is now in Hong Kong, China. Miss Elsie Thorold, who has been for weeks in Dr. Meyers' Sanitarium, taking a complete rest cure, is now very much restored. Among those on the floor of the House at the Opening of Parliament on Tuesday, were Mrs. and Miss Robertson and their guest, Miss Benedict, the daughter of the American Consul at St. John's, Newfoundland.

A very charming house dance gathered some of the younger smart set on Tuesday evening at the home of Sir Edmund and Lady Walker in St. George street, when the friends of Miss Dorothy were entertained. The fine rooms and floor were just the thing for the dancers, and the music was excellent. Although the guests have already done more dancing than in an entire season in former years, they do not seem to lose *verve* and enjoyment of the only two dances to which society is reduced, waltz and two-step. What a contrast to the old fashion, when polkas, Redowas, Scottisches and galops, not to mention Lancers and quadrilles and an occasional eight-hand-reel gave some variety to the twenty or more numbers. At Mrs. Weston Brock's dance one of the numbers was a "Rye," and the young folks danced it most gracefully, and now and then a barn-dance pops up its head, and very pretty it is, when properly handled.

Mrs. Guy Bilkey will receive for the first time since her marriage, next Friday afternoon, with her mother, Mrs. Hector Lamont, at the Madison Apartment.

Mrs. A. L. MacDonald (nee Dake), 26 Glen road, will hold her first reception next Tuesday afternoon and evening.

Yesterday afternoon, Mrs. Eaton and her daughter, Mrs. Burnside, were hostesses of a tea at Mrs. Eaton's home in Lowther avenue. In the evening there was a lecture at St. Margaret's College on "The old town of Edinburgh," by Rev. A. MacMillan, and the smart set were at that ever anticipated function, a dance at Government House.

Thursday was a busy night this week, three dances at least being in progress, Trinity Conversatione, Mrs. Watson's at 234 St. George street, and Mrs. Gordon Gooderham's for her sister, Miss Alexander, at the Metropolitan.

Among Torontonians leaving for warmer climes are Mr. and Mrs. Jack Roaf and Mrs. George Macfarlane, who have gone to Los Angeles; Mr. and Mrs. Oliver Macklem, Mrs. Lockhart, and Mrs. Hodgins of Cloyne-wood, who have gone to Pinehurst, N.C., where also Mr. and Mrs. Gordon Mackenzie and Mr. Gordon Jones will spend next month. Mr. and Mrs. R. K. Marshall have taken the Mediterranean trip. Mrs. Barnes and Mrs. Arthur King are very happy in Bermuda.



Copyright, 1910, by Underwood & Underwood, New York.
PRINCESS ZENIA OF MONTENEGRO.
It is now said that the Duke of Abruzzi, whose matrimonial intentions have been much discussed for the past two years, will make her his bride.



The one feature deserving of attention is that while the Opera Cloaks mentioned are individual numbers, in advance styles, they are suitable for every month in the year when a Cloak is required and not heavy garments for winter wear only.

More than usual interest is being created by our sale of imported Dresses, particulars of which are given here.

Opera Cloaks

3 only in tan, wine, and grey chiffon broadcloth, braided and Paisley lined. Original value \$46. Now \$32.50
3 only in pale blue, pink, and champagne shades, velvet trimmed. Original value, \$27.50. Now \$19.75
Several in Rajah silk; with handsome Paisley lining. Originally priced \$35. Now \$25.00
Others in tan and black, with moire trimming. Original price \$32.50. Now.....\$25.00

Imported Dresses

Apart from the fact of having purchased these Paris and New York Dresses at special prices, we are offering additional reductions for quick clearance prior to inventory. They must be inspected to fully appreciate the values represented.

Inspection of our store will reveal many money saving opportunities in every section.

Tel. Main 4492 Redferns Limited The Daylight Store
282 YONGE STREET

THE CHOICEST SELECTION

of cut flowers in all reasonable varieties can always be found at

Dunlop's
98 Yonge St. Toronto Canada

Floral work of the most artistic arrangement.
Bouquets for the Bride, Bouquets for the Maid, Bouquets for the Debutante.
DESIGNS, DECORATIONS.

OUR CANADIAN CLIMATE

is hard on the skin. Guard against the effects of sudden changes, raw winds, dry colds, smoke and dust by using

CAMPANA'S ITALIAN BALM

freely on the face, neck and hands. Guaranteed harmless—it soothes irritation and keeps the skin soft and healthy and free from chapping. 25c. at your drug-gist's; 35c. by mail.

Free sample on request.

E. G. WEST & CO. 176 King St. East, Toronto.



Who's going to be the Caterer ?

for the wedding, reception, tea, banquet or ball supper, you're going to have. You will find us ready now to give estimates at reasonable prices. Everything new and up-to-date. The finest equipment in the city for outside or inside catering. No affair too simple or too elaborate to receive careful attention and complete service.

Phones—Main 5020 and 5709

Albert Williams, Caterer 83 and 179 Yonge Street

The MAGAZINES GO BEGGING

WHAT FOR!
For good, bright, interesting, salable stories.

Because in the face of the fact that thousands of stories are written each week in America and sent to the magazines, they are unsaleable and unfit for publication. It is simply a case of attempting to enter a profession they have not learned.

We Can Teach You

in a few months of your spare time at home the Art of SUCCESSFUL STORY WRITING.

Our instructor is one of Canada's most able writers. Under her instruction and guidance there can be no fail.

STORY-WRITING is an ideal profession for all who have any literary taste or inclination. Read the expert testimony given below by some of America's foremost writers and publishers, and by some of our graduates.

Charles Hanson Towne, Editor of Smart Set, says:—"We will publish and pay liberally for any story by any author, that is a good story. A NEW WEEK IS AS WELCOME AS AN OLD CONTRIBUTOR AND RECEIVES EQUAL CONSIDERATION."

J. Berg Esenwein, Editor of Lippincott's, says:—"We are eagerly searching manuscripts every day for NEW WRITERS."

A Word From Our Students

Miss H. E. Clifford writes:—"The theory of Short Story Writing is so lucidly and thoroughly explained in your course that I think anyone with average intelligence can hardly fail to grasp it."

Miss Jessie McKee says:—"I found the course clear, thorough and of inestimable value to anyone who has talent for the work."

Fill in your name and address—cut out this ad. and mail to-day for particulars "HOW TO BECOME A SUCCESSFUL WRITER."

Name

Address

The Shaw Correspondence School
(S.N.) 393 YONGE STREET, TORONTO

A BURGLAR went home one night, fumbled noiselessly at the keyhole and let himself in with-out making a sound. He was about the burglar. "I thought I was in to creep softly upstairs, when his wife appeared on the upper landing. "Mike," said she, "wot makes ye come in so quiet?" "Blame it!" bellowed out making a sound. He was about the burglar. "I thought I was in to creep softly upstairs, when his other house!"

Social Events

Jan. 28.—Tea, Mrs. Piper and Mrs. Sweatman.
Jan. 30-31.—Teas, Mrs. Shirley Denison, for the bride-elect, Miss Dora Denison.
Jan. 31.—Dance, Mr. J. A. Murray, at McConkey's.
Jan. 31.—Bridge, Mrs. E. R. Michie, 52 Admiral road.
Feb. 1.—Tea, Mrs. Edward Hagerty, at McConkey's.
Feb. 2.—Bridge and tea, Mrs. E. Y. Eaton, 157 St. George street.
Feb. 3.—At Home, Parkdale Collegiate Institute.
Feb. 4.—Dance, Mrs. A. H. Ireland, at McConkey's.
Feb. 7.—Tea, Mrs. Jackes, for Miss Elsie Jackes, The Elms, Deer Park.
Feb. 8.—Dance, Mrs. Jackes, at the Metropolitan.
Feb. 10.—Dance, Cadet Corps, at St. Andrew's College.
Feb. 10.—At Home, Jarvis Collegiate, Ex. Pupils.

Social and Personal.

THE marriage of Miss Grace Mackenzie, youngest daughter of Sir William Mackenzie, of Benvenuto, and Count Jacques de Lesseps, youngest son of the late Count Ferdinand de Lesseps, of Paris, took place in London, on Wednesday, Jan. 25, in St. James' church, Spanish Place, a church which has been attended by the bride whenever in London during her school days, and which is of much historic interest. The nuptial service was celebrated by Rev. Canon Gildea, D.D., assisted by Rev. J. G. Storey, and a large choir rendered the appropriate music. The bride was brought in and given away by her father, and was a picture of shyness in her bridal robe of white tulle and lace, with a chignon crepe, embroidered in pearls in fern leaf design. A court train of the satin, veiled in chiffon over cloth of silver was caught to the shoulders by pearl tassels, and the veil was an heirloom of old lace. She looked exquisitely dainty and per petite face was a picture of happiness. Mrs. Williams Beardmore was her sister's maid of honor, and Miss Ethel Mackenzie, an elder sister, with Miss Mabel Meagher, a cousin, were the bridesmaids. Their lovely dresses, from Lucile, were of palest pink, crepe chiffon over satin, with sashes of orchid and gold tasselled chiffon, and wonderful hats of pink pleated chiffon with tiny roses and forget-me-nots. After the ceremony the bridal party and guests were received by Sir William and Lady Mackenzie at Claridges, and the splendid gifts, telegrams, cablegrams and marconigrams were numerous proofs of the international interest attending the marriage. Count and Countess de Lesseps left for Egypt later on their honeymoon, the bride travelling in Chinese blue charmeuse and a black hat with blue feathers. Among the guests were, beside the Benvenuto party, Count and Countess Mathien de Lesseps, Count and Countess Demiramon, Count and Countess de la Begassiere, Count and Countess Paul de Lesseps, Count and Countess Bertrand de Lesseps, Baron and Baroness de la Grange, Count and Countess Demora, Count Robert de Lesseps, Viscount de Sauverval, Count Henri de Rochefoucauld Ford and Lady Strathcona, Sir Gilbert and Lady Parker, Mrs. Griffin and Mr. Edward Harris, Mrs. G. P. Magann, Lady Kirkpatrick, Mr. and Mrs. H. Cawthra, Mrs. John Cawthra, Mrs. Paul Krell, Mr. and Mrs. Jameson and Miss Rowand, Mr. Granville Cunningham. Master Gilbert Griffin, nephew of the bride, was page at the wedding in full Highland costume.

Mrs. Frank Morgan gave a bridge and tea on Wednesday, which was set a bit earlier than usual, for some of her guests were due at Mrs. E. F. B. Johnston's tea on the same afternoon. It wasn't a nice day, but no weather daunts the bridge-lover.

Parliament, which usually opens in a snowstorm and blizzard, was set a going on Tuesday in glorious sunshine, and an immense crowd was present, the floor of the House being, as usual, occupied by grand dames more or less uncomfortable in evening gowns, or compromising with convention in gay afternoon toilettes. Mrs. and the Misses Gibson all wore white gowns, probably following the etiquette of Court mourning, but the cabinet ladies did themselves proud in all the fashionable fancies. Mrs. Adam Beck, as usual, being the beauty of the bouquet. Mrs. Beck wore a Paisley and gold tissue costume, exquisitely becoming; Mrs. Pyne was in old gold satin profusely trimmed, Miss Foy was in deep blue satin with gold net. Mrs. Geary wore her usual quiet black gown, prettily relieved with white. "The lady of the orchids" had her usual beautiful cluster of flowers pinned on her corsage. Mrs. Sweeney was in grey with some handsome lace. Mrs. Nordheimer of Glenedyth wore a black embroidered gown over white, Mrs. Sweeney of Roballion wore silver grey satin with her beautiful lace. Madame Rochereau de la Sabliere, wife of the French Consul, wore Paisley blue, and brought Mrs. Campbell of New York. Mrs. George Ross wore black with jet, and Miss Ross green velvet with blue and gold embroideries. Mrs. Enoch Thompson, wife of the Spanish Consul, was in grey and black; Mrs. Gooderham of Deancroft wore

white brocade with lace. Mrs. J. C. Eaton wore mauve satin. Mrs. Hamilton Merritt looked very dainty in shell pink. Mrs. Hodgins of Cloynewood wore yellow brocade, and Miss Dorothy Hodgins pale blue; Mrs. Loudon wore mauve, with silver scarf; Mrs. Copeland, in white satin, brought her sister, Miss Gehl, in white lace, mounted on rose satin; Mrs. Harry Torrington (nee Pritchard) was in white satin touched with gold. Mrs. J. B. Miller wore pale blue, and Mrs. Peuchen black satin and jet. Mrs. Chariton wore black velvet and ermine. The usual gallant line of officers formed a line for the entrance of His Honor, and the guard of honor was from the Royal Dragoons supplemented by 100 Q.O.R. men and their regimental band.

The Governor General was unable to come to Toronto last week, but C. un-ess Grey and Lady Sybil Grey, accompanied by Captain Bingham, A.D.C., arrived at Government House on Thursday morning, and Her Excellency nobly responded to the many calls upon her time and strength which a visit to Toronto always entails. A few people were asked to luncheon and tea at Government House during the Vice-regal visit, and among the events honored by Countess Grey's kind interest was *facile princeps*, the National Chorus concert, where the Viceregal and gubernatorial parties occupied a specially built box at the east turn of the gallery, and which was decorated with flags, and the pillars twined with bunting. On Thursday afternoon a few people were asked to meet Lady Grey in the Woman's Art Association Galleries, Jarvis street, where Her Excellency viewed the exhibition of foreign pictures recently opened, and was accompanied by Lady Sybil Grey, Mrs. and Miss Gibson, and greeted by the president, Mrs. Dignam. Lady Grey much admired the artistic enamel jewelry on exhibition, and had it out of the case for close inspection. There were tea and other dainties served during the visit, and the little gracious attention to their work, on the part of Her Excellency, cheered and pleased all the ladies connected with the Galleries. On Friday, Lady Grey attended the annual meeting of the Women's Hostel, which was held in St. James' new Parish House at 4, and in the evening returned to Ottawa. Practically the whole house party at Rideau Hall came to Toronto and went over to view the Falls during a hurried run west last week. The Marquis and Marchioness of Salisbury, and Lady Winifred Gore, whose kinsman, Hon. Ormsby Gore, was out here last October, the Countess of Arran, the Ladies Beatrice and Mary Cecil, Viscount Cranbourne, Mr. Bulteel, and Mr. and Mrs. Malcolm were of this distinguished party, who registered at the Queen's. Lady Evelyn Grey also came with them.

The patronesses of Trinity conversat last Thursday evening were Lady Whitney, Mrs. Sweeney, Lady Pellatt, Lady Mackenzie of Benvenuto, Mrs. Brock, Mrs. Charles Fleming, Mrs. Elmes Henderson, Mrs. Llywyd, Miss Strachan, Mrs. Widdfield, and Miss Playter.

After the National Chorus concert last week, Miss Brouse entertained a few friends at supper to meet Miss Margaret Keys, who was her guest during her stay in town. The charming vocalist, who was welcomed back heartily by the huge concert audience, was more personally given her welcome by the appreciative little company later on. She is always the same whole-souled and unspoiled girl, with the mellow golden voice that surprised us some years ago at the Caruso concert, and stole the honors from the famous tenor. Since then she has done fine things, and occasionally favors us with an assurance that she is still going better, her voice broadening and her sweet Irish nature as responsive and grateful as ever to appreciation.

Hostesses are doing the sensible thing this winter in giving several smaller parties, instead of one great crush. A series of three or even four bridges, a couple of teas, a trio of luncheons are now the rule, and the former dread of some foolish person being slighted by not being asked to the first one has been consigned to limbo. Added comfort is gratefully acknowledged, and both hostess and guests are content.

Mrs. Nordheimer entertained at supper for the splendid Hungarian pianist, Madame Yolande Mero, after the National Chorus concert last week. Madame Mero is a most entertaining and charming woman.

Mrs. J. M. Mackenzie entertained at luncheon at the Prince George on January 19 for Miss Helen Heaton and her guest, Miss Macdonald of Goderich. The round table was centered with Enchantress carnations, and covers were laid for eight.

Mrs. Melvin-Jones, who has been visiting Lady Laurier in Ottawa, returned to Liawhaden this week.

Mr. and Mrs. James Grace and Miss Betty Beardmore, the tiny daughter of Mr. and Mrs. Williams Beardmore, are at Benvenuto during the absence of the Mackenzies in England.

Miss Ruby Butler, of Montreal, is visiting Mrs. T. Yeo Sherwell, Pricefield road, Rosedale.

Mrs. Draper Dobie gave two bridges of six tables at her *bijou* residence, 83 Prince Arthur avenue, last week, when a pleasant game was followed by a dainty tea, at which Mrs. Eddie Gooderham, Mrs. George Warwick, and Mrs. Charles Mitchell (nee Ross) presided on the several afternoons. The table was done with daffodils and lily of the valley, very prettily arranged, and the prizes were dainty bits of Coalport, well worth an effort to secure. Mrs. Draper Dobie was a charming hostess in a trained back charmeuse satin gown with overdress of oriental embroidery on black net, very smart and becoming, and a jeweled bandeau on the coiffure.

Mrs. and Miss Oliver, Sherbourne street, received a large company recently for tea in their cosy home, when the hearty and unaffected welcome of the hostess and her gentle daughter was the precursor of a very pleasant hour. There was a crush, it is true, but such a good-natured lot of old friends did not mind it. The big buffet in the dining room and its little sister in the morning room were beautifully decorated and loaded with good things. Mrs. Geary was one of the guests, and others, too many to enumerate, were present.

One of last week's prettiest luncheons was given by Mrs. Albert Dymont, whose delightful hospitalities at The Dale are much appreciated by her friends.

Mrs. Prince, who, with Miss Ross, had reached Cairo on a proposed visit to Constantinople and Athens, was seized with a serious attack of heart failure, and the trip came to a sudden end. Mrs. Prince is now regaining health in a nursing home in Cairo, which stands in beautiful grounds beside the Nile, but is quite unable to acknow-

ledge all the kind Christmas greetings she received, and would like her friends to be advised of the reason of her silence. Miss Ross is, as ever, devoted to her friend, and is in Cairo with her.

ON Thursday of last week the Toronto Amateur Athletic Association gave a dance in McConkey's largely for the young set, friends of the club members. Mrs. Gooderham, of Deancroft, was receiving hostess, and Dr. Bruce Macdonald, Principal of St. Andrews, and president of the Association, also welcomed the guests, who were all sorry to miss the accustomed greeting of Mrs. Macdonald, that pretty lady being laid low with an attack of grippe. The ballroom was decorated sportily with flags and pennants, and the corner for the patronesses was arranged at the far end of the room, far from the loud music and stairway draughts which are their usual tribulations. The Athletic Association are determined and considerate enough to insist upon this very acceptable change, but have found it a difficult matter each year to effect it. The patronesses are correspondingly grateful. Some very pretty new faces are seen at the dances this season, and two particularly noticed at this event were Miss Jean Bellingham's and Miss Marjorie Booth's, who are a charming pair of just-outs. Miss Bellingham was in



Copyright, 1910, by Louis Potter. From Underwood & Underwood, New York.

"EARTH BOUND." The bronze group by Louis Potter is reproduced in heroic size at the Child Welfare Exhibit in New York. The group symbolizes the purpose of the exhibit, which is to take from the shoulders of children some of the burdens of hereditary environment that bend the small forms earthward.

heliotrope satin and Miss Booth in white with the daintiest coiffure of curls bound with a broad pink sash, holding a cluster of pink roses over one ear. Two pretty sisters were the Misses Hawley, and Miss Jessie Hope looked very well in black and emerald. Mrs. Gordon Gooderham in pink satin, and her sister, Miss Enid Alexander, in cream satin. Mrs. James Sutherland in black velvet, and her sister-in-law-elect, Miss Muriel White in cream satin. Mrs. Woods in white satin. Miss Gouinlock in pink. Mrs. Sherman Sutton in yellow satin veiled with crystal chiffon. Mrs. J. Douglas (nee Proudfoot) in black mounted on turquoise satin. Miss Massey, of May street, in pale blue. Miss Bessie Monahan in white. Miss Thomas in *coul de Nile* satin, were a few of the ladies present, and the men were largely from the club membership and ex-students of St. Andrews. Mrs. Gooderham, whose sons are all ardent St. Andrewites, always takes a kindly interest in this dance, and like the other patronesses, was presented with a large cluster of violets centered by a fine orchid by the dance committee, who were Dr. Wood, Messrs. R. Humphrey, D. Burkhardt, H. Brent, R. Y. Cory, F. Sheriff, F. A. Reid, and R. M. Harcourt. Supper was served in the Palm room, the patronesses, committee and president being seated at an oval table smartly decorated with Richmond roses, which were, I believe, sent with many good wishes for her speedy recovery to Mrs. Macdonald.

A charming reception in honor of the eighty-fifth birthday of her mother, Mrs. Sanborn Smith, was given by Mrs. R. Stearns Hicks, of the Alexandra, on Wednesday afternoon and evening (18th). Mrs. Sanborn Smith, who received with Mrs. Hicks, wore black lace embroidered in silver, over satin, with violets; and seeing this dear, animated lady, one could scarcely believe that eighty-five years had passed over her head, yet each of the eighty-five candles that gleamed in the reception room twinkled the story of a year of her life. Happy years they must have been to leave her crowned with such sweet serenity. Mrs. Smith comes of a staunch U.E. Loyalist family, her great-grandfather, David Barker, a descendant of Sir Rowland Barker, of Stoneleigh Abbey, Wolverton, and Grimstone Hall, Suffolk, England, was one of the pioneers of Canada, having settled in Adolphustown in 1784. Mrs. Smith was born in Bloomfield, Prince Edward County, in 1825, being the oldest daughter of Hugh Judge Barker, and, under four Sovereigns, has seen, as has been the privilege of few, the wonderful growth of the Dominion. The reception rooms were fragrant with beautiful flowers, the gifts of many friends, and the tea table, in the softly lighted tea room, was beautiful with its pink satin ribbons, pink carnations and pink shaded candles. There was some delightful singing, and Mrs. Carvey, Mrs. Williams, Mrs. Kelso, Mrs. Lockwood, Mrs. Fellers, Miss Rach Lee, Miss Beatrice Rough, Miss Emily Lee, Miss Wilma Lockwood, Miss Vera Wolsey, Miss Annie McLaren, and Miss Esta Wolsey cared for the many guests.

The death of Hon. Mr. Justice Hugh MacMahon occurred at his residence, 185 Beverley street, on Wednesday, January 18, at the age of 74. Mr. Justice MacMahon has been ill for some time, and his decease was not unexpected. He was one of the most esteemed and able of the many fine men who adorn the Canadian Bench, and it was a common remark of a lawyer: "I like to have a case before Judge MacMahon." Mrs. MacMahon and two sons survive the late Mr. Justice MacMahon, whose funeral service took place on Friday in St. Michael's Cathedral at 9.30, and to them much sympathy has been offered by many friends.

On Monday evening the Misses Chaplin gave a house dance for about three score of their friends, and the

always hearty hospitality of the family, which is so well known in their former home in St. Catharines, was, not for the first time, extended to their Toronto friends. The big drawing room was cleared for the dance, and the library, dining room, and hall filled with cosy corners for between dances. A little knot of bridge lovers had a game in the pretty upstairs sitting room. There were three charming nieces of the sister hostesses, Miss Viola Chaplin, of St. Catharines, and the Misses Scott, who, with their mother and brother, are residing in Mr. Lockie Hamilton's house just across St. Joseph street from the Chaplin residence. Mrs. Scott, in a handsome black gown with corsage embroideries of gold beads and jet, came with her daughters and son to the dance, and some others were the Misses Gibson and Mr. Fellowes, A.D.C., who came on from the Hambourg Trio concert; Mr. Hope Gibson, the Misses Mortimer Clark, Mrs. Duncan (nee Paimier) of Brantford, who is a former fellow citizen of the Chaplins, and is paying them a visit; Mrs. Mackelcan and Miss Dunlop, Miss Gladys Edwards, the Misses McLeod of Durness, Dr. Hendrick, Mr. Young, Miss Flora Macdonald, Dr. Stewart, Dr. Pat Hardy, Mr. and Mrs. Frank Macfarland, Mr. and Mrs. R. Kerr, Miss McArthur, Mrs. Phippen of Clover Hill, Miss and Mr. Jack Phippen, Mr. Garrow, Mr. Clifford Brown, Miss Brouse, Miss Violet Edwards, Mr. Mackenzie, Miss B. Bethune, Mr. Percy Beatty, His Worship the Mayor, and a number of others. Supper was served at twelve from a buffet done with red roses and red shaded lights. Musgrave played all the gay new dances, and the party was a delightful one.

Mrs. E. Y. Eaton gave twin bridges on Thursday and Friday afternoons.

The debut of Miss Beatrice Delamere, joined to what was practically the Toronto debut of the Jan Hambourg Trio, was of sufficient interest to the social and musical world to fill Conservatory Hall with as smart an audience as it has ever held. Pretty women and their escorts found time for this concert in some mysterious way, between dinners, private views and dances, and some of them were in no hurry to hasten on to later engagements. Miss Delamere looked sweetly attractive in a simple white dress, touched with silver, a wide openwork silver *baudeau* across her pretty hair, holding one Easter lily, and a corsage bouquet of pink carnations. She received numerous fine bouquets and a charming basketful of flowers, and seemed very happy over her friends' appreciation. The Hambourg Trio did themselves proud, Jan Hambourg played several soli, and roused the discriminating audience to real enthusiasm. It had been whispered about that the 'cellist, Paul Hahn, was suffering from a wrenched shoulder, consequent upon his determined efforts to rescue the victims of the disastrous fire in Indian road, but he played strong and true, despite his injury, and Mr. Tattersall at the piano did the same. The ushers were very courteous at this recital, and managed to get the big crowd seated in time before the Government House party arrived by private entrance. As everybody seemed to be there, I shall not have room for a list of names. The Trio and Miss Delamere gave a fine concert in Brantford on Tuesday evening.

Hymn to the Night.

I HEARD the trailing garments of the Night
Sweep through her marble halls!
I saw her sable skirts all fringed with light
From the celestial walls!
I felt her presence, by its spell of might,
Stoop o'er me from above;
The calm, majestic presence of the Night,
As of the one I love.
I heard the sounds of sorrow and delight,
The manifold, soft chimes,
That fill the haunted chambers of the Night,
Like some old poet's rhymes.
From the cool cisterns of the midnight air
My spirit drank repose;
The fountain of perpetual peace flows there—
From those deep cisterns flows.
O holy Night! from thee I learn to bear
What man has borne before!
Thou layest thy finger on the lips of Care,
And they complain no more.
Peace! Peace! Orestes like I breathe this prayer!
Descend with broad-winged flight,
The welcome, the thrice-prayed for, the most fair,
The best-beloved Night!
—Henry Wadsworth Longfellow.

A delightful tour has been arranged by Miss Grace E. Williams, 20 St. Joseph street, assisted by Mrs. G. R. Baker, sailing March 29, for the Mediterranean, Italy, Switzerland, Germany, Holland, Belgium, France, Great Britain and Ireland, due Montreal July 15. As the number is limited, arrangements must be made by the end of January.

Dr. Harvey Wiley, the government's food expert, has just been married. It is probable that he will now have much less to say about "poorly cooked meals," though he has never been a cautious man.

Sorolla, the famous Spanish artist, has announced his intention of again visiting this country with an exhibition of his paintings.



WHAT IT MAY COME TO. But "a man's a man for a' that."



Copyright, Underwood & Underwood, New York.
AMERICAN WIFE OF TITLED RASCAL.
Countess d'Aulby de Gagny (formerly Miss Frances Lunt, of Boston), whose husband is under indictment for fraud at Tours, France.

Pullan's



January Clearing Sale

Handsome Styles in
Women's Cloaks, Suits,
Dresses, Waists, Skirts
and Millinery

At Greatly
Reduced Prices

M. Pullan & Sons
209 Yonge Street

WE'LL CLEAN YOUR RUGS and UPHOLSTERY

No matter how badly soiled
and stained your rugs, uphol-
stery, sofa pillows and carpets
may be, we can clean them.

If your carpets are faded we
will dye them for you.

BRANCHES EVERYWHERE.

R. PARKER & CO.

Cleaners and Dyers,
TORONTO.
201 and 791 Yonge St.
99 King St. W.
471 and 1,324 Queen St. W.
277 Queen St. E.

Take a Waist
or dress of some
delicate fabric that
has been spotted
with grease or any
stain, and try to
clean it yourself.
Then look at a
garment that has
been cleaned by
Fountain. The dif-
ference is that we
have been cleaning
clothes every work-
ing day, for nearly
20 years, and we
know how to do it.

My Valet

FOUNTAIN THE CLEANER

Phone Main 5900 30 Adelaide W.

Sage & Co. CATERERS

Our methods for Afternoon Teas and
Weddings have the endorsement and co-
operation of the Harry Webb Co.
Office "The Metropolitan"
248 COLLEGE ST.
Retail Store 247 COLLEGE ST.
Telephone College 666

SUPERFLUOUS HAIR Removed by the New Principle

De Miraclo
a revelation to modern science. It is the
only scientific and practical way to de-
stroy hair. Don't waste time experiment-
ing with electrolysis, X-ray and depila-
tories. These are offered you on the
BARE WORD of the operators and
manufacturers. De Miraclo is not. It is
the only method which is endorsed by
physicians, surgeons, dermatologists, me-
dical journals and prominent magazines.
Booklet free, in plain sealed envelope. De
Miraclo mailed, sealed in plain wrapper,
for \$1.00 by De Miraclo Chemical Co., 1012
Park Ave., New York. Your money back
without question (no red tape) if it fails
to do all that is claimed for it. For sale
by

The Robt. Simpson Co., Limited
TORONTO.



NEW scarfs already planned to replace fur stoles are of
soft thin breitschwantz lined with old cachemire
silk; about the neck the edge turns over a little to show
the lining, and a line of dull old gold galoon that borders
it. The ends, that hang long, are gathered into a mass
of shirrs, ending in long thick tassels of black silk tape.
Even more attractive, because more novel, is a scarf of
deep toned olive brown stamped velvet lined with a match-
ing color of soft thick satin. This, too, is edged inside
with tarnished old gold galoon and the ends of it, shirred
into sharp points, are weighted by large cabochons covered
with satin, sunken inside velvet rims.

It is quite possible to make one of the soft crush felt
cutting hats do double duty, since they are so readily bent
into whatever shape one pleases. Say that you have a
black one, entirely untrimmed, as most of them are, and
with a medium wide brim. For country use it is jammed
on the head in any jaunty fashion, but it is a bit too casual
in aspect to be used for the morning walk in town. But
by pinning on a cluster of cock feathers and perhaps a
crown band of metallic ribbon, rather dull in tone, you
will have a nice town morning hat. For this use wear it
at a dignified angle, so that the cowboy outlines it assumes
in the country will be transformed.

HERE is a suggestion by a young woman whose position
calls for a more varied assortment of frocks than
she feels she can afford. An overdress of white chiffon
cloth is made, with a deep hem about the skirt and an
over-drapery gathered at the waist. At the knees it is
run with a shirr string, the whole gathered into a chiffon
band edged with lace. At the back, the band, where the
ends overlap, is decorated with tiny embroidered buttons
and silk loops. This is worn over a blue silk slip, with a
blue girdle and tucker that draws up with a blue ribbon.
It is also worn over a slip of apricot messaline—the band
encircling the tunic is unfastened, one side is caught up
with a rosette of apricot satin and lace, the other held in
place at the side back at its regulation length with the
embroidered buttons and silk loops by way of proper finish.
An apricot sash, and the tucker left out—thus making the
decolletage very deep—and, apparently you have an en-
tirely new gown.

AFTERNOON frocks of linen and pique offer a field of
enterprise for ingenuity, and the result in hand-
embroidered effects is truly excellent. Two little models
of this are admirable. One of them in fine white pique
had the square-necked panel front, made in one with a
sash band, above the skirt. Crocheted white buttons
assisted the development, and a lawn guimpe was added
for protection when required. The other model of white
Irish linen was scalloped and hand-embroidered around
the V-shaped neck, and on the short kimono sleeves with
a design of violets. The tablier front to the abbreviated
skirt was also scalloped, and where the waist joining was
made, a soft deep belt of brown liberty ribbon was placed,
matching the hair-ribbon in color, and also the bronze
shoes. The smocked white dimity frocks are most attrac-
tive, and some smocked in Copenhagen blue were fasci-
nating. Smocking has now been brought to such perfec-
tion that it has become a most attractive decoration, trans-
forming a commonplace frock into a thing of beauty. A
herring bone design of blue circles and leaves was added
on the lower hems, and again around the Dutch neck, and
elbow sleeves.

SOME exceedingly dainty little broadcloth coats in fawn
color are being worn by girls of eight and ten years,
many of the little garments being embroidered in self-
color. One that I saw in Russian style was finished with
a richly embossed round buckle on the broadcloth belt.
Peau de souris is an admirable cloth for children's outer
garments, and many of them are worn made of this ma-
terial. Particularly good was one little coat in French
blue, with velvet collar and cuffs in a deeper shade,
stylishly made with wide fitted bands of the cloth around
the figure, flatly stitched and ornamented with two velvet
buttons. There were matching leggings of the *peau de*
souris, and a quaint little round-crowned hat of the velvet,
lined with old French blue, where it turned back from the
face, and finished with a band of silver braid and a silver
rose.

EVENING costumes for misses are a noteworthy feature
of this fashion season. They express real simplicity,
but the designers know that this effect is reached only
by the most complex arrangement of details. The blouses
are droopy, and the skirts, following their lead, hang in
folds from the waist. Just now skirts, instead of being
ankle length and comfortable for dancing, are quite down
to the instep. The two or three new forms of trains that
have been added to the "grown ups" evening dresses have
not yet been allowed to invade the realm of girlish frocks,
but there is the treader sash, the Paquin girdle, the Span-
ish belt, and the "Dotty Dimple" bow—all new and much
in evidence for the younger generations. The treader
sash is seen in the daytime, more often an accessory to a
velvet costume than an evening frock. It is merely of a
soft sash, preferably about fifteen inches wide, with
fringed ends, thrown carelessly about the waist, and low
swung at either side, with one end over the other, un-
knotted.

SOME delightfully soft, fleecy scarfs are warmer than
almost anything else for winter sports, and at smart
resorts are worn by well-dressed women instead of furs
when exercising, as the muffler can be tied tight around
the throat and the ends thrown over the shoulder. As
for evening wraps, they are of the coat order, all-envelop-
ing, but, nevertheless, trim and trig. They are made of
ratine, velvet, or heavy satin. The girlishness of them is
rather in the cut than in the method of finish, which does
not differ materially from those designed for matrons.

THE Paquin girdle is more complicated. It is curved
high in the back, after the fashion of the peasant
bodice, and curved again—but more sharply—at the lower
edge, with a softly folded piece slipped underneath. It is
the same in front. The section slipped under may be of a
contrasting color, or gives an excellent excuse for the use
of embroidery or brocade. The Spanish belt is formed of

a scarf length caught in with the under part of the sleeve
to the arm side, this being drawn diagonally across to
regulation belt proportions at the other side, or perhaps
a trifle to one side, either toward the back or front. There
it is fastened with an ornament of the girdle silk, or with
one of the fancy metal slides that are so effective. That
calls to mind a new slide that its designers have named
after Blanche Bates, who wears it in "Nobody's Widow."
It is a silver rope twisted into a bow, with long ends and
tassels.

WHAT a truly magnificent dressing may be made for a
bed nowadays. Imagine the sheet of finest linen
turned over and edged with a wide embroidered frill head-
ed by a deep *trou-trou* run with wide colored usually pink,
ribbon, tied at each end into huge bows. The long bolster
is embroidered and frilled to match, and has long floating
ribbon loops at the ends. Prepared for the night, the bed
is supplied with many pillows of varying sizes, all with the
daintiest of linen slips covered with drawn work and em-
broidery, and lined to match the ribbon in the nightgown.
These things are not for the multitude, naturally, but quite
within the reach of most are lovely linen towels with
embroidered ends, of striped, plain, and granite linen and
embroidered beautifully by hand in open and solid stitches.

THE ugly modes that were at first brought out for
motoring have given place to garments that, while
retaining their practical character are presentable. Any-
thing that goes further in eccentricity than is actually
required for protection is discarded by the well-dressed
woman. For instance, there certainly is nothing freakish
about a coat of mannish outline in a mixed gray, rough
cheviot. It hangs straight, with the back a trifle looser
than the front. The special feature of it is the detach-
able leather lining (that gives the perfection of warmth,
even greater than that of fur) leaving, when it is re-
moved, a coat that answers for medium temperatures. It
is neatly finished, so that the appearance of the inside is
good when the leather is taken out. The high, turn-down
collar and the double-breasted fronts are proof against
cold, rain or dust, and deep pockets and cuffs are comfort-
able and smart. By those who have worn them, leather-
lined coats are declared to be the most satisfactory gar-
ment made for the automobilist.

SOME of the prettiest frocks imaginable have been pre-
pared for evening wearing by young misses not yet
"out," and a charming example was a little semi-princess
in pale yellow. It was neatly laid in half inch box-plaits
all around the figure, this portion extending from the high
belt-line to the knee, where a band of trimming made of
white wooden beads on latted silk threads was set around
the skirt as a heading to three rather scant shirred ruffles.
The inserted belt was of this bead trimming, as also were
the short sleeves under draped ones of chiffon cloth. The
full baby waist was made of the same fine box-plaits as
the skirt, and the decolletage was formed by the bead-
trimming. A small bunch of tiny made silk roses was
fastened at the left of the belt, and a rosette of the chiffon
cloth at the back.



A frock of shell pink satin showing the new cape effect.



MADE IN CANADA.

E.W. GILLET CO. LTD. TORONTO, ONT.

COSTS NO MORE THAN
THE ORDINARY KINDS—
MAKES DELICIOUS HEALTH-
FUL, WHOLESOME FOOD—
CONTAINS NO ALUM
SOLD EVERYWHERE IN ALL
SIZES
FULL WEIGHT ONE POUND
CANS 25¢



You'll never be
disappointed with
the coffee you make,
if you use Symington's
Coffee Essence. The
flavour cannot be detected
from that of the best freshly-
roasted coffee, while its
economy and ease of
preparation make it a
necessity in every home.

Say Symington's
to your grocer.

Thos. Symington & Co.
Edinburgh & London



Symington's Coffee Essence

ROBINSON & CLEAVER LTD IRISH LINEN

WORLD RENOWNED FOR QUALITY & VALUE

Established in 1870 at Belfast, the centre of the Irish linen
trade, we have developed our business on the lines of supplying
genuine Linen goods direct to the public at the lowest net prices.
For manufacturing purposes we have a large fully-equipped
power-loom linen factory at Banbridge, Co. Down, hand looms
in many cottages for the finest work, and extensive making-up
factories at Belfast.

SOME OF OUR LEADING SPECIALTIES:

Household Linen.

Dinner Napkins, $\frac{1}{2} \times \frac{1}{2}$ yd., \$1.42 doz.
Tablecloths, $2\frac{1}{2} \times 3$ yds., \$1.42 ea. Linen
Sheets, \$3.24 pair. Linen Pillow Cases,
frilled, 30c. each. Linen Huckaback
Towels, \$1.1 doz. Glass Cloths, \$1.18
doz. Kitchen Towels, \$1.32 doz.

Embroidered Linen.

Afternoon Teacloths, from 90c. ea.
Sideboard Cloths from 90c. ea. Cushion
Covers from 45c. ea. Bedspreads for
double beds, from \$3.30 ea. Linen
Robes, unmade, from \$3.00 each.

Dress Linen.

White Dress Linen, 44 in. wide, soft
finish, 45c. yd. Coloured Linen, 44 in.
wide, 50 shades, 45c. yd. Heavy Cas-
sias Linen, in colors, 48 in. wide, 42c.
yard.

Handkerchiefs.

Ladies' All Linen Hemstitched Hand-
kerchiefs, $\frac{1}{4}$ and $\frac{1}{2}$ in. hems, 84c. doz.
Ladies' Linen Handkerchiefs, hemstitch-
ed with drawn thread border, \$1.08
doz. Gents' Linen Hemstitched Hand-
kerchiefs, $\frac{1}{4}$ in. hem, \$1.66 doz.

Underclothing and Laces.

Ladies' Nightdresses from 94c. ea. Che-
mises, trimmed embroidery, 56c. ea.
Combinations, \$1.08 ea. Bridal Trouse-
aux, \$32.04. Layettes, \$15.00. Irish
Lace goods direct from workers at very
moderate prices.

Collars and Shirts.

Gentlemen's Collars, made from our own
linen, from \$1.18 doz. Dress Shirts,
"Matchless" quality, \$1.42 each. Ze-
phyr, Oxford, and Flannel Shirts, with
soft or stiff cuffs and soft fronts, at
manufacturers' prices.

System of Business—Samples and price lists post free anywhere.—
Goods packed securely by experts for shipment abroad.—Merchan-
dise forwarded against bills of lading or bank draft.—Carriage paid
on orders of £1 and upwards to port of shipment.—Foreign orders
receive special care and attention.

ROBINSON & CLEAVER LIMITED
40 Z, Donegall Place, BELFAST, IRELAND
Telegrams, "Linen, Belfast" Also LONDON & LIVERPOOL

It has no
equal
for keeping
the skin soft
smooth and
white at all
seasons.

"The Queen of Toilet Preparations"

SOOTHING AND REFRESHING
after Cycling, Motoring, Skating, Danc-
ing, Etc.
M. BEETHAM & SON
CHELTENHAM, ENGLAND.
Ask your Chemist for it, and accept
no substitute.

It entirely re-
moves and pre-
vents all
Roughness,
Redness,
Irritation,
Chaps, etc.
Invaluable for
preserving the
skin and com-
plexion from
the effects of
the frost, Cold
Winds and
Hard Water.

TB

N OBODY likes stale bread. Most housewives
know this, and even that old standby, bread
pudding, cannot consume all the left-over
bread of the ordinary household. There is a pecu-
liar property in the ingredients of

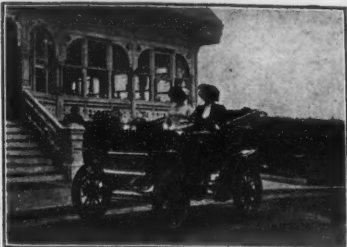
Tomlin's Bread

that keeps it from getting stale as quickly as some
breads you've been used to. Think of the economy
and satisfaction this means! Naturally it doesn't
crumble when sliced or lump off when buttered.

Why not ask the driver to call and leave a trial loaf—now—today?

H. C. TOMLIN, Manufacturer
420 Bathurst St., Toronto Phone College 3561

TB



1,500 ELECTRIC AUTOS

in the City of Cleveland, Ohio,
are owned and operated by

WOMEN

Visitors to the city comment on the number of electric cars that are found lined up at the entrances to department stores, theatres, restaurants, etc.

Help to popularize the 'Electric Auto' in Toronto by ordering a car from one of the local agencies.

The cost of operation is far lower than with the gasoline car.

TORONTO ELECTRIC LIGHT CO.
Limited
Electric Building, 12 Adelaide St. E.
PHONE MAIN 3975

Real Tragedies on The Stage

All Rights Reserved

IHAT arena for the mimic representation of the human passions—the stage, has often proved the scene of real tragedies as harrowing as any imagined by the dramatic author.

We are told by Thomas Heywood, in his "Apology for Actors," that it was the custom of the early Roman Emperors in the public tragedies in which they personally took part, to choose the fittest of such prisoners as for capital offences were condemned to die, and employ them to personate characters that were to be killed in the tragedy. Although realism of this kind is fortunately unknown at the present day, there have not been wanting cases where accident or a private feud among the actors have produced equally thrilling results.

Only a few years ago, in the midst of a play in the Chinese theatre in Yola, California, two actors armed with knives struggled on the stage while the audience yelled and stamped their approval. Suddenly a stream of blood ran across the boards and a moment later one of the combatants fell back dead. The fight had been genuine, the actors having quarrelled about a woman who played in the same piece. A still more thrilling episode was enacted at Arad in Hungary, where an actor was suddenly seized with cholera, and fell writhing on the stage before the eyes of the horrified audience.

In the cemetery of Christ Church, St. Louis, there is a tomb recording the death of the promising young actress, Blanche Shea. This lady, who was the niece of J. P. Kemble and Mrs. Siddons, was instantly killed on the stage of the St. Louis theatre by the accidental fall of a weight during the performance of the play "Jack Shepherd." The extraordinary feature of this tragedy was the unconscious prophecy contained in the ill-fated actress' last words, "I am now, said she, when leaving the green room to resume her part, 'going to be killed, then I shall go straight back and sit up with Harry Chapman.'"

It is a singular fact that in many of the deaths that have taken place on the stage the last words uttered by the actor have had a seeming connection with the tragic event. Thus the celebrated John Palmer, or "Plausible Jack," as he was usually called, the original Joseph Surface in Sheridan's "School for Scandal," while playing in "The Stranger" at Liverpool, had just exclaimed, "O God! God! there is another and a better world!" when he fell dead at the feet of the actor with whom he was performing. Similarly a player of the name of Paterson, while personating the part of the Duke in "Measure for Measure," dropped dead after repeating the words, "Reason now with life: if I do lose thee, I do lose a thing that none but fools would keep."

In 1817, while playing in the tragedy of "Jane Shore" at the Leeds theatre, the well-known actor Cumming repeated the benedictory words:

"Be witness for me, ye celestial hosts:
Such mercy and such pardon as my soul
Accords to thee, and begs of Heaven
to show thee,
May such befall me at my latest
hour;"

and fell down on the stage and instantly expired.

Another remarkable example of the tragic accidents that occasionally happen on the stage is that afforded by the death of the great actress, Madame Linsky, while performing at Arnstadt in the presence of the royal family. During the action of the play she was placed against a wall where she was supposed to be shot by a firing party consisting of six soldiers, who were instructed to bite off the bullet when biting the cartridge; one of them, however, omitted to do this. When the smoke of the discharge had cleared away the actress was observed to be still standing, but almost immediately she sank to the ground exclaiming that she was shot. She never spoke again, and expired on the second day.

Only half a dozen years earlier a similar accident had occurred at Dublin, where a conjuror was performing the trick, afterwards made so popular by the celebrated Robert Houdain. This consisted in firing a pistol at the performer who, apparently, caught the bullet between his teeth. Unfortunately the young man who was called from the audience to fire the shot had the wrong pistol handed to him, and a moment later

a bullet crashed through the head of the unfortunate artist.

Occasionally a tragedy has resulted from the actor so losing himself in his part as to be unconscious of the mimic character of his actions. It is recorded of Julius Caesar that he played Hercules Furens in his own theatre; one of his servants had been selected to play the part of Lycus and had to present to him the poisoned shirt dipped in the blood of the Centaur Nessus. Carried away by the too well simulated madness of the character he represented, Caesar rushed upon the unfortunate Lycus and in a paroxysm of fury laid him dead at his feet, afterwards swinging the body over his head. Similarly Plutarch says of the wealthy player Esopus that on one occasion "He was so possessed with his part and took his acting to be so real, that while on the stage in the character of Atreus, deliberating on the revenge of Thyestes, he was so transported beyond himself that he

who had performed the previous part of the character could come on, and exhibited a more perfect representation of madness than the utmost exertions of the actor's art could effect. She was in truth mad Ophelia to the amazement of the performers as well as the audience. The poor lady had, however, made her last effort; on quitting the stage she exclaimed, "It is all over," and allowed herself to be conveyed back to her place of security, where in a few days she died.

Old Tower Made into a Museum.

THE Foxboro Historical Society will hereafter hold its meetings in an odd building which also serves as fireproof quarters for its great number of valuable curios of local history.

The building was converted from an old stone water tower. Its site is one of the historical spots of the town,



THE WOLFE MONUMENT AT WESTERHAM, KENT.
The ceremony at the recent unveiling is here shown.

smote one of the servants, who was hastily crossing the stage, and stretched him dead on the floor." At a theatre in Milan, during the same year that Madame Linsky lost her life, an actor named Lombardi, playing in the "Antigone" of Alfieri, had to appear as turning his weapon from his father's breast to his own; this, in the heat of the moment, he did so effectually as to fall on the stage covered with blood and quite insensible, death ultimately resulting.

Still more remarkable is the account of the first passion play which was acted in Sweden before King John II. in the year 1531. Lengis the actor had to pierce the side of the person on the cross, and in his enthusiasm he plunged his lance into him and killed him. The King, shocked at this brutality, slew Lengis with his scimitar, and the audience, outraged by the death of its favorite actor, wound up this veritable tragedy by cutting off the head of His Majesty.

Several instances have occurred of famous actors being seized with serious illnesses while performing on the stage. The celebrated Edmund Keen, while playing the part of Othello at Covent Garden, was suddenly smitten with an illness, from which he never recovered. His last words, as he fell into the arms of his son were, "I am dying; speak to them for me, Charles."

Similarly, the beautiful Peg Woffington, while acting as Rosalind in "As you like it," was rendered speechless by a sudden attack of paralysis after repeating the words of the epilogue, "I'd kiss as many of you as had beards that pleased me." But perhaps the most truly pathetic and intensely dramatic episode that has ever occurred on the boards of the stage was that enacted by the famous actress, Mrs. Montford, who was the subject of Gay's well-known ballad "Black-eyed Susan." After retiring from the stage the mind of this lady had become unhinged by a love affair, and she had been confined in a lunatic asylum by her friends. One day, during a lucid interval, she asked the attendant what play was to be performed that evening, and was told Hamlet.

In this play the part of Ophelia had been her greatest success, and the recollection must have stirred her frenzied mind to a strange resolution. With the cunning that insane people frequently possess she contrived to elude the care of her keepers, and escaping from the asylum made her way to the theatre. Here she concealed herself on the stage until the scene in which Ophelia enters in her mad state; she then pushed forward on the stage before the actress

THE FAVORITE IN
A MILLION HOMES

Seal Brand Coffee

Packed in
cans

1 and 2 pound
only.

125

Restore the voice with
**EVANS' ANTISEPTIC THROAT
Pastilles**

Formula of the
Liverpool Throat Hospital

Promptly relieve hoarseness, loss of voice, coughs,
sore throat, bronchitis and asthma.

MISS LULU GLASER writes:
"The sample of Antiseptic Throat Pastilles has
given me a great deal of comfort and relief."

Hundreds of similar letters have been received from singers and public
speakers endorsing the virtues of Evans' Antiseptic Throat Pastilles.

Send for free sample to
NATIONAL DRUG AND CHEMICAL CO. OF CANADA, LIMITED, MONTREAL.

COWAN'S PERFECTION COCOA

(MAPLE LEAF LABEL)

Give the children Cowan's Perfection Cocoa and drink it yourself.
It is the best beverage for young and old.

153

THE COWAN CO., LIMITED, - TORONTO.

Morning, Evening, Noon or Night,
'Camp's' the Coffee that puts you right

'Camp' Coffee

takes half-a-minute to make—could
not be better if it took half-an-hour

No messy 'stewing' coffee
pots, no straining, no waste
of any kind, no risk of failure
—a child can make
'Camp' as well as a chef.

Try 'Camp' to-day.
Your Grocer sells it.

Sole Proprietors—
R. Paterson & Sons, Ltd.,
Coffee Specialists, Glasgow.

**CAMP
COFFEE**

Low Cost of a Health-Vacation at HOT SPRINGS, Arkansas

"I can save money on living expenses by going to Hot Springs for two weeks."

That is the statement of a man who, with his wife, renewed their health by a two-week health-vacation at **HOT SPRINGS, Arkansas**. It costs no more for a vacation there than staying at home! Good health—and as a consequence—fair complexion, is woman's just due. She can secure them at low cost and easily at Hot Springs. Luxurious hotels, medium price hotels and highest class boarding houses have prices for every purse. You can play golf, ride horseback, take in the scenic attractions, pay for 21 baths and live in style—the total cost of board, room and everything for two weeks will be no more than average home expenses. Every year 150,000 persons take advantage of

LOW ROUND-TRIP FARES

Fine golf course available for visitors at \$1.00 per day; \$5.00 per week; \$25.00 per season, including clubhouse privileges. Tennis, fashionable dancing parties, metropolitan theatres and churches, mountain trips, horseback riding over scenic mountain roads, fine Kentucky thoroughbred saddle horses at \$1.50 for entire morning's ride, and a score of other pastimes to pleasantly while away the time. Climate is perfect; mean annual temperature 62 degrees. Luxurious hotels, medium price hotels, highest class boarding houses. Springs owned and controlled by United States Government, which regulates prices of baths. For further detailed information write to George R. Belding, Sec'y Business Men's League, Hot Springs, Ark. Best reached in one night's ride from St. Louis on the luxurious Hot Springs Special of the

Iron Mountain Route

Observation Sleeper and excellent Dining Car Service (meals a la carte). For train time and rates call on or address

ELLIS FARNSWORTH, D.P.A.
Missouri Pacific Railway

186 CLARK ST. - CHICAGO, I.

(36)



Women need have no
hesitancy about transacting
their business with this bank
in person. No effort is spared to
make their bank dealings a pleasure.
Deposits may be made
without formality or delay.

**THE TRADERS
BANK OF CANADA**

Capital and Surplus, \$4,550,000

Music Notes

"M. Massenet's new opera 'Don Quichotte' has been produced amid great enthusiasm at the Gaite-Lyrique. The libretto is taken from Jacques le Lorrain's drama," says the Daily News. "Jacques le Lorrain died six years ago, when his 'Don Quichotte' was being played at the Victor Hugo Theatre. He was a poor cobbler, and while mending shoes in his little shop in the Rue du Sonnerard, wrote remarkable verses and stories. The editor of the Revue des Deux Mondes accepted a story of his for this great review, and sent Le Lorrain, who was ill, to the South of France. There 'Don Quichotte,' an heroic drama in verse, was written. But the cobbler-author derived no benefit from his change of residence. While 'Don Quichotte' was being applauded in Paris, its author was on the point of death. He hastened the end himself by making a sudden dash for the capital, where he managed to arrive, more dead than alive, on the night of the last performance of his play. A few days later he died, one important work, however, has now been rescued from oblivion by Massenet."

The following letter has been received by the Musical Editor of Saturday Night: Sir,—In your review of the earlier performances of the company of the Montreal Opera in Toronto this week, you rightly remark that the company seems deficient in good female singers apart from the chief Italian soprano. Permit me to point out, however, in defence of Mr. Jeannotte, the impresario, upon whom all censure for such defects must ultimately fall, that during the Montreal season the company had as good as a Suzuki, in the person of an American singer named Louise Barnolt, as it has ever been my privilege to hear, and that the same artist provided an excellent second in the French operas in which her voice found an appropriate role, notably as Malika in 'Lakme.' The reasons which led to the dropping of Miss Barnolt when the company went on tour were doubtless not wholly those of economy; but the fact was most regrettable because it impaired the balance of ensemble for which many of the Montreal performances were notable. Miss Barnolt is still in her first season on the stage, but she is a most promising artist, and all Montreal patrons of the opera trust that she will form part of next season's company. The role of Musetta in 'La Boheme' was at no time satisfactorily filled save at the one performance when Fily Deyrewe was borrowed from the Boston Opera. Miss Helene Koelling could perhaps have sung it with some effect, but ill-health led to her retirement before the Montreal season was over.

Montreal, Jan. 21, 1911.

On January 18th, at Conservatory Hall, was given the much looked for piano recital by Miss Jessie Binnis. The musical audience assembled was in no wise disappointed with the admirable rendering which the talented young artist gave of



THE CENTENARY OF FRANZ LISZT.

Probably the greatest genius who was born in 1811 was the Hungarian musician, Franz Liszt. He was a great virtuoso, one of the most prolific composers that ever lived, a writer of distinction, a churchman, and the idol of all the women of Europe. The celebration of his centenary in Toronto will take the form of a Liszt recital by his famous pupil, Arthur Friedheim.

such widely differing compositions as Chopin's B minor Sonata, a Liszt Rhapsodie and Schumann's Scenes from Childhood. The Sonata, which calls for exceptional intellectual and emotional treatment, was given with just sufficient of the Chopinesque tempo ruogo to balance the crisp and powerful playing of the concluding Finale. The Schumann's sketches, which, as a sequence, are seldom heard at concerts, formed a delightful foil to the wayward brilliancy of Liszt's Hungarian Rhapsodie. Miss Binnis' playing has several very strong points about it, among which are, complete freedom from mannerisms, a supple yet vigorous wrist and plenty of grace and finish, without affectation. She has been for six years studying in Germany with Leschetizky and now returns to Toronto an extremely pleasing and capable player indeed. At present on the staff of the Conservatory of Music, Miss Binnis, it is hoped, will elect to remain in Canada, at least for a short season.

The first concert of the Jan. Hamburg Trio, which took place at the Conservatory of Music last Monday, put the immediate stamp of public approval on the organization. The leading member of the trio has already established his reputation as an artist of brilliant style and much warmth and magnetism. His associates, Mr. Paul Hahn, the cellist, and Mr. Richard Tattersall, pianist, are also performers of exceptional interpretative skill. They have worked up a very efficient ensemble as was evidenced in the smooth, melodious playing of Saint-Saens' trio, opus 18. The solo offerings of Mr. Hamburg were also delightful. Miss Beatrice Delamere, who made her first appearance after her studies abroad, showed herself possessed of a voice of beautiful quality, admirably trained and directed by exceptional interpretative intelligence.

Last Saturday afternoon, at the Toronto College of Music, a piano recital was given by the following pupils of Miss Olive Blain, A.T.C.M., and Miss Hazel I. Hicks, Kathleen Bosley, Edna Logan, Arnold Jackson, Kathleen Monk, Muriel Evans, Helen Thompson, Jean Stevenson, Marnie McGregor, Lottie Hogarth. Two vocal numbers were given by Flora Green, soprano, pupil of James Dickinson, Mus. Doc.

The National Chorus of Toronto, under its popular conductor, Dr. Albert Ham, visited Brantford on Tuesday night and gave a concert before a large and unusually enthusiastic audience. In their programme the Chorus adhered mainly to that given in Toronto last week. The choir sang superbly, and roused the audience to great enthusiasm. The assisting artist was Mr. Jan. Hamburg, the distinguished violin virtuoso, who brought the audience to their feet by an exhibition of technical brilliancy and expressive playing. After the concert the Chorus were tendered a magnificent banquet at the Kirby House, at which Dr. Ham was presented by the Chorus with a richly carved mahogany silver-mounted conductor's music stand.

A company of more than a hundred is required to interpret the musical and dancing numbers in "The Jolly Bachelors," the biggest of all the big Lew Fields shows, which is coming to the Royal Alexandra, week of February 6. The principals include such widely known artists as Miss Stella Mayhew, one of the funniest of women; Miss Lucy Weston, the dainty English singer; Al Leech, Roy Atwell, Billie Taylor, Harold Crane, Norman Thorp, Miss Betty Sawyer and Nat Fields. The big chorus has been rehearsed under the personal direction of Ned Wayburn.

A Woman Spy for Diaz.

AS one of the sharp eyes of the "li-de eagle," as Diaz is sometimes called, Miss Mary Garcia, performing hazardous services in behalf of Mexico and its President, reminds one of the women of the North and South who risked everything for love of glory, adventure, or country, as spies. Miss Garcia is not a Mexican, so her liking for this dangerous work may be put down to sheer daring and nerve. She is now stopping at Winthrop, Me., and, according to her story, as she tells it in the Boston Post, she tracked for weeks Francisco I. Madero, head of the anti-reactionists, and at another time gained information that led to the European exile of Gen. Bernardo Reyes, the popular hero of Mexico. Miss Garcia was born of well-to-do parents in Havana, and her childhood was spent on a plantation. Outgrowing the instructions of her tutor, she was sent to a Canadian convent to complete her education. The death of her father and mother within a few weeks of each other led her to engage in a life of adventure, and she shortly became employed by the Government service in Cuba. But to continue: "When an offer came to me from an official under President Diaz, of deed gave my acceptance in person. I

Mexico, I decided to accept, and I met Diaz, and he impressed me as a thoroughly good man, one with whom I would not be afraid to intrust the welfare of my own native land, a despotic ruler, perhaps, but still wise and inclined to be kindly when not aroused by the opposition of his enemies. "Of my most recent adventures, I may say that when I was in Torreon there was great excitement. The revolutionists were then on the hill tops surrounding the city, but by no means placing it in a state of siege, for the soldiers of the Federal Government, all loyal to the core, were out in an attempt, or rather a series of efforts, to dislodge the attackers.

"The citizens were arrested by the hundreds, but Americans, to whom many courtesies were extended by the better class, and against whom I never heard any but the lowest and most ignorant inveigh, were treated very civilly. My own brother, however, who was on a business visit to look after some investments made at my recommendation, was among those arrested on suspicion.

"In such a time of excitement one could never tell what would or would not happen. There was no means of my communicating immediately with those high in authority, and on the other hand, no guaranty that if I succeeded in communicating with them that I would be listened to.

"By means of subterfuge and bribery, I succeeded in bringing about my brother's escape, which he has since made good beyond the border. We decided it best not to be seen together. In my flight in a roundabout way, I succeeded in reaching Juarez, where I successfully eluded the Mexican guards and crossed the international bridge to El Paso, Tex.

"In all my work for Diaz, I never assumed any disguise whatever, deeming an appearance of innocence my best safeguard. I was never subjected to insult or even to an offensive gaze.

"The only time I was ever under fire was once while riding from Orizaba, State of Vera Cruz, to the City of Mexico. I was proceeding in the moonlight along an apparently deserted way, when I heard the ping of a bullet whizzing uncomfortably close followed by a sharp order to elevate my hands. This I promptly obeyed, as there was no chance for escape.

"I felt that all was lost. Then what was my surprise to learn that my captors were Federal guards, upon whom, upon showing my concealed credentials, I easily obtained profuse apologies and immediate release.

"The Federals were in wait for a notorious outlaw, of whose probable passage that way they had been apprized. I never heard whether or not they got him, but I presume he eluded them, as that is most often the case, the people of the outlying districts being nearly all in sympathy with the bandits.

"Life is too hazardous for me in Mexico, anyhow. I am going to a plantation owned by my brother, near Santiago, Cuba. I came to Winthrop because previously I spent a portion of a summer here about eight years ago, and I wanted to see how it looked with a Maine winter coming on; besides, it lay on my route to Montreal, where I have friends whom I shall visit before proceeding to my native island."

Elevating the Cake Walk.

THE announcement in recent dispatches that Paris has a "new dance" reflects something of the thrill which that city of "late fantasies" must feel in its youngest toy. The European rage for the high-leaping Spanish galliards and lavoltas yielded long ago to a more piquant and lasting regard for the French heel and toe. From the minuets of the court of the Grand Monarch, so often the medium alike of subtle grace and political finesse, to the ballet snatched from Italy, there has been a variety and vitality in French dancing unequalled elsewhere. But of late the world has been set agog by the reigning fashions there. So, ten years ago, the American beheld his cake-walk danced at the stateliest balls in Paris with an attention to its various stages comparable to that given to a tea-drinking ceremony in Japan; saw negroes followed about by social climbers looking for authoritative hints; and newspapers brimming with offers to instruct in "la danse americaine" at 10 francs or more a lesson. That the French were degenerating was all too clear. We now see, however, how hasty was this judgment. By patience and genius the "kack wack"—transformed in their mere pronunciation of it—has been converted to a thing of beauty and honor. "Played adagio," says a dispatch, "there is a combination in it of syncopation with a slow, languorous melody," the effect of which takes the beholder with delight. Poetic justice demanded, of course, that the country which had imputed evil should be still further dissociated from the name: the dance

BOVRIL

FEEDS AND NOURISHES.

BOVRIL is concentrated prime beef—it makes rich, red blood and gives natural warmth.

Drink BOVRIL, it fortifies the system and maintains health.

ATLANTIC CITY

NEW JERSEY

Everything here converges along the lines of that which adds to one's health and enjoyment. The crisp salt air is invigorating, the weather is exhilarant, the roller chair is a delightful pastime, the golf links, and other outdoor sports are at their best. Leading hotels always open.

TRAYMORE
GALEN HALL

CHALFONTE
HADDON HALL

Murray-Kay, Limited



"Sheraton" Furniture

Stimulated by the never satisfied demand for something new and different, artists in every civilized country are striving to produce designs in furniture that will appeal to the public by their freshness and originality of treatment, but although thousands of new designs are produced every year, some of them notably clever, the furniture that makes strongest appeal to people of cultivated taste is still that which breathes the spirit of the master cabinet makers of the eighteenth century, among whom Sheraton holds so high a place. Recognizing this fact, we carry in stock a large collection of furniture reproduced or adapted from designs by this famous maker. Included in the splendid assortment now on our floors are suites and individual pieces for the dining-room, bedroom, drawing room and library, all made and finished with careful regard to the high character of the costly originals.

Our prices on this class of furniture are admittedly very reasonable. They will stand comparison with those quoted by any house on the continent for cabinet work of equal quality.

MURRAY-KAY, Limited

(JOHN KAY COMPANY, Ltd.)

36 and 38 King St. W. - Toronto

"Ding—Ding—Ding—Fire!"

HOW you involuntarily start when you hear the sound of clattering reels, the galloping of horses, the sounds of hurried feet and the shouts of the crowd. You shudder as you think of the peril of the person whose house is on fire. But—stop—how about YOUR home? Is YOUR family protected in case of fire? Have you adequately insured them against death by fire by the installation of a

DAVY AUTOMATIC FIRE ESCAPE

The Davy is fast and sure because it is made to work under conditions that require absolute speed with absolute safety. It will lower five people from three storeys in a minute. Simple to operate. Requires no training.

For the next ten days we offer the Davy Automatic Fire Escape for \$18.00

to more quickly introduce it into Canadian homes. Remember, the Davy won the prize offered by the Commercial Travellers' Association for the best fire escape. This is a singular endorsement of the Davy, inasmuch as few people know more about fire escapes or more fully appreciate the dangers of fire, than the travelling man. But, traveller or stay-at-home, your first duty is to protect your family. As a simple and inexpensive fire protection the Davy is the most efficient and reliable safeguard you can get anywhere. Order from

GORMALY, TILT & CO.

Sole Canadian Agents
32 Adelaide St. East, - TORONTO

is called "Argentine Largo."—New York Evening Post.

Northern Crown Bank.

DEPOSITS in the Northern Crown Bank are just about \$1,000,000 greater than they were a year ago, according to the annual statement of the bank. Net profits amount to \$258,144, which is equal to 10.9 per cent. upon the combined capital and reserve.

Since its absorption of the Crown Bank deposits of the Northern Crown Bank have increased by approximately \$3,000,000 and total assets have increased \$4,000,000. The comparative figures following, covering the past three years, show how steady have been the advances made:

Meyer's Parlors Events

DURING WEEK
Jan. 30—St. Helen's C.L.A.A. At Home
Jan. 31—The Tourmaline Club Dance
Feb. 1—Sagamo Club Dance
Feb. 2—Marguerite Club At Home
Feb. 4—Sunnyside Saturday Dance.

S. SIMPSON & SONS

736 Yonge St.
SIMPSON HALL—Newly decorated and greatly improved. Floor unsurpassed. Opened for engagements for private parties, club dances, bridge parties, etc. Phone J. SIMPSON, North 5185.

Rest	150,000	100,000	50,000
Profit and loss	170,649	152,675	139,128
Net profits ..	258,144	193,659	130,324
Deposits	11,977,590	10,953,576	9,020,017
Current loans	11,761,445	10,283,111	8,284,586
Total assets	27,064,791	25,417,642	23,144,680